

The Hongkong and Shanghai Banking Corporation Limited

Regulatory Capital Instruments

31 March 2014

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Certain defined terms

Within this document the Hong Kong Special Administrative Region of the People's Republic of China is referred to as 'Hong Kong'. The abbreviation 'm' represents millions of the relevant currency.

1) Ordinary Shares	
1 Issuer	The Hongkong and Shanghai Banking Corporation Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3 Governing law(s) of the instrument	Laws of Hong Kong
Regulatory treatment	
4 Transitional Basel III rules ¹	NA
5 Post-transitional Basel III rules ²	Common Equity Tier 1
6 Eligible at solo ³ /group/group & solo	Group & solo
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$83,865m
9 Par value of instrument	No par value (Issued HK\$85,319m)
10 Accounting classification	Shareholders' equity
11 Original date of issuance	Various
12 Perpetual or dated	Perpetual
13 Original maturity date	No maturity
14 Issuer call subject to prior supervisory approval	NA
15 Optional call date, contingent call dates and redemption amount	NA
16 Subsequent call dates, if applicable	NA
Coupons / dividends	
17 Fixed or floating dividend/coupon	NA
18 Coupon rate and any related index	NA
19 Existence of a dividend stopper	NA
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary
21 Existence of step up or other incentive to redeem	NA
22 Non-cumulative or cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA
25 If convertible, fully or partially	NA
26 If convertible, conversion rate	NA
27 If convertible, mandatory or optional conversion	NA
28 If convertible, specify instrument type convertible into	NA
29 If convertible, specify issuer of instrument it converts into	NA
30 Write-down feature	No
31 If write-down, write-down trigger(s)	NA
32 If write-down, full or partial	NA
33 If write-down, permanent or temporary	NA
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation of th bank
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	NA
Terms and conditions	Terms and conditions - Capital instrument 1

1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
1	Transitional Basel III rules ¹	Additional Tier 1
5	Post-transitional Basel III rules ²	NA
5	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Additional Tier 1 recognised: HK\$30,665m
)	Par value of instrument	No par value (Issued US\$978m)
0	Accounting classification	Liability - amortised cost
1	Original date of issuance	4 Dec 2001
2	Perpetual or dated	Perpetual
3	Original maturity date	No maturity
4	Issuer call subject to prior supervisory approval	Yes
5	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6	Subsequent call dates, if applicable	NA
	Coupons / dividends	
7	Fixed or floating dividend/coupon	Floating
8	Coupon rate and any related index	1 year USD LIBOR + 1.85%
9	Existence of a dividend stopper	No
0	Fully discretionary, partially discretionary or mandatory	Fully discretionary
1	Existence of step up or other incentive to redeem	No
2	Non-cumulative or cumulative	Non-cumulative
3	Convertible or non-convertible	Non-convertible
4	If convertible, conversion trigger (s)	NA
5	If convertible, fully or partially	NA
6	If convertible, conversion rate	NA
7	If convertible, mandatory or optional conversion	NA
8	If convertible, specify instrument type convertible into	NA
9	If convertible, specify issuer of instrument it converts into	NA
0	Write-down feature	No
1	If write-down, write-down trigger(s)	NA
2	If write-down, full or partial	NA
3	If write-down, permanent or temporary	NA
4	If temporary write-down, description of write-up mechanism	NA
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative prefere shares
6	Non-compliant transitioned features	Yes
7	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 2

L	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
;	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
	Transitional Basel III rules ¹	Additional Tier 1
5	Post-transitional Basel III rules ²	NA
5	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
3	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Additional Tier 1 recognised: HK\$30,665m
)	Par value of instrument	No par value (Issued US\$375m)
0	Accounting classification	Liability - amortised cost
1	Original date of issuance	9 May 2003
2	Perpetual or dated	Perpetual
3	Original maturity date	No maturity
4	Issuer call subject to prior supervisory approval	Yes
5	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6	Subsequent call dates, if applicable	NA
	Coupons / dividends	
7	Fixed or floating dividend/coupon	Floating
8	Coupon rate and any related index	1 year USD LIBOR + 1.35%
9	Existence of a dividend stopper	No
0	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
2	Non-cumulative or cumulative	Non-cumulative
3	Convertible or non-convertible	Non-convertible
.4	If convertible, conversion trigger (s)	NA
5	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
80	Write-down feature	No
1	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative preferent shares
86	Non-compliant transitioned features	Yes
7	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 3

1 Is	ssuer	The Hongkong and Shanghai Banking Corporation Limited
	Jnique identifier (eg CUSIP, ISIN or Bloomberg identifier for rivate placement)	NA
3 G	Soverning law(s) of the instrument	Laws of Hong Kong
R	Regulatory treatment	
1	Transitional Basel III rules ¹	Additional Tier 1
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
	amount recognised in regulatory capital (Currency in nillion, as of most recent reporting date)	Total Additional Tier 1 recognised: HK\$30,665m
9 P	ar value of instrument	No par value (Issued US\$500m)
0 A	accounting classification	Liability - amortised cost
1 O	Driginal date of issuance	19 Dec 2003
2 P	erpetual or dated	Perpetual
3	Original maturity date	No maturity
4 Is	ssuer call subject to prior supervisory approval	Yes
5	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6	Subsequent call dates, if applicable	NA
C	Coupons / dividends	
7	Fixed or floating dividend/coupon	Floating
8	Coupon rate and any related index	1 year USD LIBOR + 1.25%
9	Existence of a dividend stopper	No
0	Fully discretionary, partially discretionary or mandatory	Fully discretionary
1	Existence of step up or other incentive to redeem	No
2	Non-cumulative or cumulative	Non-cumulative
3 C	Convertible or non-convertible	Non-convertible
4	If convertible, conversion trigger (s)	NA
5	If convertible, fully or partially	NA
6	If convertible, conversion rate	NA
7	If convertible, mandatory or optional conversion	NA
8	If convertible, specify instrument type convertible into	NA
9	If convertible, specify issuer of instrument it converts into	NA
0 W	Vrite-down feature	No
1	If write-down, write-down trigger(s)	NA
2	If write-down, full or partial	NA
3	If write-down, permanent or temporary	NA
4	If temporary write-down, description of write-up mechanism	NA
	osition in subordination hierarchy in liquidation (specify nstrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative prefere shares
6 N	Ion-compliant transitioned features	Yes
7 If	f yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
Т	erms and conditions	Terms and conditions - Capital instrument 4

Issuer	The Hongkong and Shanghai Banking Corporation Limit
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
Governing law(s) of the instrument	Laws of Hong Kong
Regulatory treatment	
Transitional Basel III rules ¹	Additional Tier 1
Post-transitional Basel III rules ²	NA
Eligible at solo ³ /group/group & solo	Group & solo
Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Additional Tier 1 recognised: HK\$30,665m
Par value of instrument	No par value (Issued US\$1,000m)
0 Accounting classification	Liability - amortised cost
1 Original date of issuance	19 Mar 2004
2 Perpetual or dated	Perpetual
3 Original maturity date	No maturity
4 Issuer call subject to prior supervisory approval	Yes
5 Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6 Subsequent call dates, if applicable	NA
Coupons / dividends	
7 Fixed or floating dividend/coupon	Floating
8 Coupon rate and any related index	1 year USD LIBOR + 1.25%
9 Existence of a dividend stopper	No
0 Fully discretionary, partially discretionary or mandatory	Fully discretionary
1 Existence of step up or other incentive to redeem	No
2 Non-cumulative or cumulative	Non-cumulative
3 Convertible or non-convertible	Non-convertible
4 If convertible, conversion trigger (s)	NA
5 If convertible, fully or partially	NA
6 If convertible, conversion rate	NA
7 If convertible, mandatory or optional conversion	NA
8 If convertible, specify instrument type convertible into	NA
9 If convertible, specify issuer of instrument it converts into	NA
0 Write-down feature	No
1 If write-down, write-down trigger(s)	NA
2 If write-down, full or partial	NA
3 If write-down, permanent or temporary	NA
4 If temporary write-down, description of write-up mechanism	NA
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative preference shares
6 Non-compliant transitioned features	Yes
7 If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
Terms and conditions	Terms and conditions - Capital instrument 5

<i>′</i>	Perpetual non-cumulative preference shares (US\$700) Issuer	The Hongkong and Shanghai Banking Corporation Limite
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Additional Tier 1
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo 3 /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Additional Tier 1 recognised: HK\$30,665m
9	Par value of instrument	No par value (Issued US\$700m)
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	17 Aug 2004
12	Perpetual or dated	Perpetual
3	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6	Subsequent call dates, if applicable	NA
	Coupons / dividends	
7	Fixed or floating dividend/coupon	Floating
8	Coupon rate and any related index	1 year USD LIBOR + 1.30%
9	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative preference shares
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 6

Issuer	The Hongkong and Shanghai Banking Corporation Limited
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
Governing law(s) of the instrument	Laws of Hong Kong
Regulatory treatment	
Transitional Basel III rules ¹	Additional Tier 1
Post-transitional Basel III rules ²	NA
Eligible at solo ³ /group/group & solo	Group & solo
Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Additional Tier 1 recognised: HK\$30,665m
Par value of instrument	No par value (Issued US\$250m)
Accounting classification	Liability - amortised cost
Original date of issuance	19 Nov 2004
Perpetual or dated	Perpetual
Original maturity date	No maturity
Issuer call subject to prior supervisory approval	Yes
5 Optional call date, contingent call dates and redemption amount	Callable immediately at par value
5 Subsequent call dates, if applicable	NA
Coupons / dividends	
Fixed or floating dividend/coupon	Floating
8 Coupon rate and any related index	1 year USD LIBOR + 1.15%
Existence of a dividend stopper	No
 Fully discretionary, partially discretionary or mandatory 	Fully discretionary
Existence of step up or other incentive to redeem	No
2 Non-cumulative or cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger (s)	NA
5 If convertible, fully or partially	NA
If convertible, conversion rate	NA
If convertible, mandatory or optional conversion	NA
3 If convertible, specify instrument type convertible into	NA
If convertible, specify issuer of instrument it converts into	NA
) Write-down feature	No
If write-down, write-down trigger(s)	NA
2 If write-down, full or partial	NA
If write-down, permanent or temporary	NA
If temporary write-down, description of write-up mechanism	NA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative prefere shares
6 Non-compliant transitioned features	Yes
⁷ If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
Terms and conditions	Terms and conditions - Capital instrument 7

1 Issuer	The Hongkong and Shanghai Banking Corporation Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier f private placement)	or NA
3 Governing law(s) of the instrument	Laws of Hong Kong
Regulatory treatment	
4 Transitional Basel III rules ¹	Additional Tier 1
5 Post-transitional Basel III rules ²	NA
6 Eligible at solo ³ /group/group & solo	Group & solo
7 Instrument type (types to be specified by each jurisdiction)	Perpetual non-cumulative preference shares
8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Additional Tier 1 recognised: HK\$30,665m
9 Par value of instrument	No par value (Issued US\$150m)
0 Accounting classification	Liability - amortised cost
1 Original date of issuance	23 Dec 2004
2 Perpetual or dated	Perpetual
3 Original maturity date	No maturity
4 Issuer call subject to prior supervisory approval	Yes
5 Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6 Subsequent call dates, if applicable	NA
Coupons / dividends	
7 Fixed or floating dividend/coupon	Floating
8 Coupon rate and any related index	1 year USD LIBOR + 1.15%
9 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	No
2 Non-cumulative or cumulative	Non-cumulative
3 Convertible or non-convertible	Non-convertible
4 If convertible, conversion trigger (s)	NA
5 If convertible, fully or partially	NA
16 If convertible, conversion rate	NA
7 If convertible, mandatory or optional conversion	NA
18 If convertible, specify instrument type convertible into	NA
19 If convertible, specify issuer of instrument it converts into	NA
0 Write-down feature	No
1 If write-down, write-down trigger(s)	NA
2 If write-down, full or partial	NA
3 If write-down, permanent or temporary	NA
4 If temporary write-down, description of write-up mechanism	NA
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative prefere shares
6 Non-compliant transitioned features	Yes
7 If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
Terms and conditions	Terms and conditions - Capital instrument 8

1 Is	suer	The Hongkong and Shanghai Banking Corporation Limit
	nique identifier (eg CUSIP, ISIN or Bloomberg identifier for rivate placement)	ISIN GB0004355276
3 G	overning law(s) of the instrument	English Law
R	egulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual debt instruments
	mount recognised in regulatory capital (Currency in illion, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9 Pa	ar value of instrument	US\$400m
0 A	ccounting classification	Liability - amortised cost
1 0	riginal date of issuance	14 Aug 1985
2 P	erpetual or dated	Perpetual
3	Original maturity date	No maturity
l4 Is	suer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable on any interest payment date falling in or after August 1990 at par value
6	Subsequent call dates, if applicable	NA
С	oupons / dividends	
7	Fixed or floating dividend/coupon	Floating
8	Coupon rate and any related index	6 months USD LIBOR + 0.25% (subject to minimum rate of interest of 5%)
9	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
1	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23 C	onvertible or non-convertible	Non-convertible
4	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
60 W	Vrite-down feature	No
51	If write-down, write-down trigger(s)	NA
2	If write-down, full or partial	NA
3	If write-down, permanent or temporary	NA
	If temporary write-down, description of write-up mechanism	NA
in	osition in subordination hierarchy in liquidation (specify istrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
86 N	on-compliant transitioned features	Yes
37 If	yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
Т	erms and conditions	Terms and conditions - Capital instrument 9

10	Primary capital undated floating rate notes (US\$400	m)
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN GB0004355383
3	Governing law(s) of the instrument	English Law
	Regulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual debt instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	US\$400m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	5 Dec 1985
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable on any interest payment date falling in or after December 1990 at par value
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 months USD LIMEAN +0.25% (subject to minimum rate of interest of 5%)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
	If write-down, full or partial	NA
	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 10

11	Primary capital undated floating rate notes (US\$400m)	
	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN GB0004355490
3	Governing law(s) of the instrument	English Law
-	Regulatory treatment	<u> </u>
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo 3 /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual debt instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	US\$400m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	9 Jul 1986
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable on any interest payment date falling after the fifth anniversary of the issue date
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 months USD LIMEAN +0.1875%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
	If convertible, mandatory or optional conversion	NA
	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
	If write-down, full or partial	NA
	If write-down, permanent or temporary	NA
	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 11

12)) Subordinated loan due 2020 (US\$775m)	
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	US\$775m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	13 Dec 2010
12	Perpetual or dated	Dated
13	Original maturity date	13 Dec 2020
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 months USD LIBOR + 1.74%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 12

13)	Subordinated loan due 2021 (US\$450m)	
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	US\$450m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	6 Jul 2011
12	Perpetual or dated	Dated
13	Original maturity date	6 Jul 2021
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 months USD LIBOR + 2.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 13

) Subordinated loan due 2022 (US\$300m)	The Handhang and Changhai Daubing Comparation Limited
	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	NA
5	Post-transitional Basel III rules ²	Tier 2
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$2,327m
9	Par value of instrument	US\$300m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	6 Jul 2012
12	Perpetual or dated	Dated
13	Original maturity date	6 Jul 2022
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 months USD LIBOR + 3.81%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	As set out in the terms of the contract of the instrument, upor the occurrence of a Non-Viability Event the Bank shall

As set out in the terms of the contract of the instrument, upon the occurrence of a Non-Viability Event, the Bank shall irrevocably (without the need for the consent of lender) reduce, upon the provision of a Non-Viability Event Notice, the then prevailing principal amount and any accrued but unpaid interest of this Loan to nil.

"Non-Viability Event" means the earlier to occur of: (a) a decision that a Write-off in relation to the Loan, without which the Bank would become non-viable, is necessary, as determined and notified to the Bank by the Relevant Authority or, as the case may be, publicly announced by the Relevant Authority; and

(b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined and notified to the Bank by the Relevant Authority or, as the case may be, publicly announced by the Relevant Authority;

"Non-Viability Event Notice" means the notice referred to in this document, which shall be given by the Bank not more than

	two (2) business days after the occurrence of a Non-Viability Event to the lender which shall state with reasonable detail the nature of the relevant Non-Viability Event and the Write-off; and "Relevant Authority" means the Hong Kong Monetary Authority or other governmental authority in the Hong Kong Special Administrative Region having the responsibility of making such decisions relating to the declaration of Authorised Institutions as being non-viable with the effect of triggering loss absorption within subordinated capital instruments.
32 If write-down, full or partial	Full
33 If write-down, permanent or temporary	Permanent
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	NA
Terms and conditions	Terms and conditions - Capital instrument 14

15) Subordinated loan due 2023 (US\$500m)	
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	NA
5	Post-transitional Basel III rules ²	Tier 2
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$3,879m
9	Par value of instrument	US\$500m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	20 Dec 2013
12	Perpetual or dated	Dated
13	Original maturity date	20 Dec 2023
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 months USD LIBOR + 2.08%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	As set out in the terms of the contract of the instrument, upon the occurrence of a Non-Viability Event, the Bank shall irrevocably (without the need for the consent of lender)

As set out in the terms of the contract of the instrument, upon the occurrence of a Non-Viability Event, the Bank shall irrevocably (without the need for the consent of lender) reduce, upon the provision of a Non-Viability Event Notice, the then prevailing principal amount and any accrued but unpaid interest of this Loan to nil.

"Non-Viability Event" means the earlier to occur of: (a) a decision that a Write-off in relation to the Loan, without which the Bank would become non-viable, is necessary, as determined and notified to the Bank by the Relevant Authority or, as the case may be, publicly announced by the Relevant Authority; and

(b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined and notified to the Bank by the Relevant Authority or, as the case may be, publicly announced by the Relevant Authority;

"Non-Viability Event Notice" means the notice referred to in this document, which shall be given by the Bank not more than

Terms and conditions - Capital instrument 15

	two (2) business days after the occurrence of a Non-Viability Event to the lender which shall state with reasonable detail the nature of the relevant Non-Viability Event and the Write-off; and "Relevant Authority" means the Hong Kong Monetary Authority or other governmental authority in the Hong Kong Special Administrative Region having the responsibility of making such decisions relating to the declaration of Authorised Institutions as being non-viable with the effect of triggering loss absorption within subordinated capital instruments.
32 If write-down, full or partial	Full
33 If write-down, permanent or temporary	Permanent
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	NA

Terms and conditions

) Subordinated loan due 2024 (US\$600m)	
	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	NA
5	Post-transitional Basel III rules ²	Tier 2
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$4,654m
9	Par value of instrument	US\$600m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	21 Mar 2014
12	Perpetual or dated	Dated
13	Original maturity date	21 Mar 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable on any interest payment date falling in or after March 2019 at par value
16	Subsequent call dates, if applicable Coupons / dividends	NA
17	Fixed or floating dividend/coupon	Floating
	Coupon rate and any related index	3 months USD LIBOR $+ 2.10\%$
	Existence of a dividend stopper	No
	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	As set out in the terms of the contract of the instrument, upon the occurrence of a Non-Viability Event, the Bank shall irrevocably (without the need for the consent of lender) reduce upon the provision of a Non-Viability Event Notice, the then providing principal amount and any accorded but upped

prevailing principal amount and any accrued but unpaid

(a) a decision that a Write-off in relation to the Loan, without which the Bank would become non-viable, is necessary, as determined and notified to the Bank by the Relevant Authority or, as the case may be, publicly announced by the Relevant

(b) the decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined and notified to the Bank by the Relevant Authority or, as the case may be, publicly

"Non-Viability Event Notice" means the notice referred to in this document, which shall be given by the Bank not more than

"Non-Viability Event" means the earlier to occur of:

interest of this Loan to nil.

announced by the Relevant Authority;

Authority; and

	two (2) business days after the occurrence of a Non-Viability Event to the lender which shall state with reasonable detail the nature of the relevant Non-Viability Event and the Write-off; and "Relevant Authority" means the Hong Kong Monetary Authority or other governmental authority in the Hong Kong Special Administrative Region having the responsibility of making such decisions relating to the declaration of Authorised Institutions as being non-viable with the effect of triggering loss absorption within subordinated capital instruments.
32 If write-down, full or partial	Full
33 If write-down, permanent or temporary	Permanent
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	NA
Terms and conditions	Terms and conditions - Capital instrument 16

1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual cumulative preference shares
	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	No par value (Issued US\$200m)
0	Accounting classification	Liability - amortised cost
1	Original date of issuance	29 Mar 2005
2	Perpetual or dated	Perpetual
3	Original maturity date	No maturity
4	Issuer call subject to prior supervisory approval	Yes
	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6	Subsequent call dates, if applicable	NA
	Coupons / dividends	
7	Fixed or floating dividend/coupon	Floating
8	Coupon rate and any related index	1 year USD LIBOR + 1.00%
9	Existence of a dividend stopper	Yes
	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
5	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
	If temporary write-down, description of write-up mechanism	NA
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative preferen- shares
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 17

1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Perpetual cumulative preference shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	No par value (Issued US\$250m)
0	Accounting classification	Liability - amortised cost
1	Original date of issuance	19 May 2005
2	Perpetual or dated	Perpetual
3	Original maturity date	No maturity
4	Issuer call subject to prior supervisory approval	Yes
5	Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6	Subsequent call dates, if applicable	NA
	Coupons / dividends	
7	Fixed or floating dividend/coupon	Floating
8	Coupon rate and any related index	1 year USD LIBOR + 1.15%
9	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
2	Non-cumulative or cumulative	Cumulative
3	Convertible or non-convertible	Non-convertible
4	If convertible, conversion trigger (s)	NA
5	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
7	If convertible, mandatory or optional conversion	NA
8	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
0	Write-down feature	No
81	If write-down, write-down trigger(s)	NA
2	If write-down, full or partial	NA
3	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
5	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative prefere shares
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 18

9) Perpetual cumulative preference shares (US\$378.5m	
1 Issuer	The Hongkong and Shanghai Banking Corporation Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3 Governing law(s) of the instrument	Laws of Hong Kong
Regulatory treatment	
4 Transitional Basel III rules ¹	Tier 2
5 Post-transitional Basel III rules ²	NA
6 Eligible at solo ³ /group/group & solo	Group & solo
7 Instrument type (types to be specified by each jurisdiction)	Perpetual cumulative preference shares
8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9 Par value of instrument	No par value (Issued US\$378.5m)
0 Accounting classification	Liability - amortised cost
1 Original date of issuance	20 Jun 2005
2 Perpetual or dated	Perpetual
3 Original maturity date	No maturity
4 Issuer call subject to prior supervisory approval	Yes
5 Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6 Subsequent call dates, if applicable	NA
Coupons / dividends	
7 Fixed or floating dividend/coupon	Floating
8 Coupon rate and any related index	1 year USD LIBOR + 1.25%
9 Existence of a dividend stopper	Yes
0 Fully discretionary, partially discretionary or mandatory	Mandatory
1 Existence of step up or other incentive to redeem	No
2 Non-cumulative or cumulative	Cumulative
3 Convertible or non-convertible	Non-convertible
4 If convertible, conversion trigger (s)	NA
5 If convertible, fully or partially	NA
6 If convertible, conversion rate	NA
7 If convertible, mandatory or optional conversion	NA
8 If convertible, specify instrument type convertible into	NA
9 If convertible, specify issuer of instrument it converts into	NA
0 Write-down feature	No
1 If write-down, write-down trigger(s)	NA
2 If write-down, full or partial	NA
3 If write-down, permanent or temporary	NA
4 If temporary write-down, description of write-up mechanism	NA
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Redeemable cumulative prefere shares
6 Non-compliant transitioned features	Yes
7 If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
Terms and conditions	Terms and conditions - Capital instrument 19

1 Issuer	-	The Hongkong and Shanghai Banking Corporation Limited
	USIP, ISIN or Bloomberg identifier for	NA
3 Governing law(s) of the	instrument	Laws of Hong Kong
Regulatory treatment		
4 Transitional Basel III	rules ¹	Tier 2
5 Post-transitional Base		NA
6 Eligible at solo ³ /group		Group & solo
7 Instrument type (types to each jurisdiction)	•	Perpetual cumulative preference shares
8 Amount recognised in re million, as of most recen	gulatory capital (Currency in treporting date)	Total Tier 2 recognised: HK\$39,038m
9 Par value of instrument		No par value (Issued US\$56.5m)
0 Accounting classification	n	Liability - amortised cost
1 Original date of issuance		5 Jul 2005
2 Perpetual or dated		Perpetual
3 Original maturity date		No maturity
4 Issuer call subject to price	or supervisory approval	Yes
5 Optional call date, contin redemption amount	ngent call dates and	Callable immediately at par value
6 Subsequent call dates, if	applicable	NA
Coupons / dividends		
7 Fixed or floating divider	ud/coupon	Floating
8 Coupon rate and any rela	ated index	1 year USD LIBOR + 1.25%
9 Existence of a dividend	stopper	Yes
0 Fully discretionary, parti or mandatory	ally discretionary	Mandatory
1 Existence of step up or o	ther incentive to redeem	No
2 Non-cumulative or cumu	lative	Cumulative
3 Convertible or non-conv	ertible	Non-convertible
4 If convertible, conversio	n trigger (s)	NA
5 If convertible, fully or pa	artially	NA
6 If convertible, conversio	n rate	NA
7 If convertible, mandator	y or optional conversion	NA
8 If convertible, specify in	strument type convertible into	NA
9 If convertible, specify is converts into	suer of instrument it	NA
0 Write-down feature		No
1 If write-down, write-dow	vn trigger(s)	NA
2 If write-down, full or par	rtial	NA
3 If write-down, permaner	at or temporary	NA
4 If temporary write-down write-up mechanism	, description of	NA
	n hierarchy in liquidation (specify ately senior to instrument)	Immediately subordinate to Redeemable cumulative prefere shares
6 Non-compliant transition	ned features	Yes
7 If yes, specify non-comp	liant features	Without Non-Viability Loss Absorption Clauses
Terms and conditions		Terms and conditions - Capital instrument 20

1 Issuer	The Hongkong and Shanghai Banking Corporation Limited
2 Unique identifier (eg CUSIP, ISIN or Bloom private placement)	
3 Governing law(s) of the instrument	Laws of Hong Kong
Regulatory treatment	
4 Transitional Basel III rules ¹	Tier 2
5 Post-transitional Basel III rules ²	NA
Eligible at solo ³ /group/group & solo	Group & solo
7 Instrument type (types to be specified by each jurisdiction)	Perpetual cumulative preference shares
8 Amount recognised in regulatory capital (Cumillion, as of most recent reporting date)	rrency in Total Tier 2 recognised: HK\$39,038m
9 Par value of instrument	No par value (Issued US\$200m)
0 Accounting classification	Liability - amortised cost
1 Original date of issuance	17 Oct 2005
2 Perpetual or dated	Perpetual
3 Original maturity date	No maturity
4 Issuer call subject to prior supervisory appro-	val Yes
5 Optional call date, contingent call dates and redemption amount	Callable immediately at par value
6 Subsequent call dates, if applicable	NA
Coupons / dividends	
7 Fixed or floating dividend/coupon	Floating
8 Coupon rate and any related index	1 year USD LIBOR + 1.20%
9 Existence of a dividend stopper	Yes
0 Fully discretionary, partially discretionary or mandatory	Mandatory
1 Existence of step up or other incentive to red	eem No
2 Non-cumulative or cumulative	Cumulative
3 Convertible or non-convertible	Non-convertible
4 If convertible, conversion trigger (s)	NA
5 If convertible, fully or partially	NA
26 If convertible, conversion rate	NA
7 If convertible, mandatory or optional convers	sion NA
8 If convertible, specify instrument type conver	rtible into NA
9 If convertible, specify issuer of instrument it converts into	NA
0 Write-down feature	No
1 If write-down, write-down trigger(s)	NA
2 If write-down, full or partial	NA
3 If write-down, permanent or temporary	NA
4 If temporary write-down, description of write-up mechanism	NA
5 Position in subordination hierarchy in liquida instrument type immediately senior to instrum	
6 Non-compliant transitioned features	Yes
7 If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
Terms and conditions	Terms and conditions - Capital instrument 21

	Redeemable cumulative preference shares due 2024	
1	Issuer	The Hongkong and Shanghai Banking Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Laws of Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	Redeemable cumulative preference shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	No par value (Issued US\$1,050m)
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	2 Jan 2009
12	Perpetual or dated	Dated
13	Original maturity date	2 Jan 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable on or any date after 2 Jan 2019 at par value
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	1 year USD LIBOR + 3.23%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to senior creditors
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 22

	Subordinated Floating Rate Medium Term Notes du Issuer	HSBC Bank Australia Limited
	Issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for	AU3FN0012118
2	private placement)	AU3FN0012118
3	Governing law(s) of the instrument	Laws of New South Wales, Australia
	Regulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	AUD 200m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	25 Nov 2010
12	Perpetual or dated	Dated
13	Original maturity date	25 Nov 2020
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Callable on 26 November 2015 at par value. Redeemable if certain tax or regulatory events occur but subject to regulatory prior written approval.
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3 month BBSW mid + 2.8%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to Senior Creditors
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Without Non-Viability Loss Absorption Clauses
	Terms and conditions	Terms and conditions - Capital instrument 23

	Subordinated bonds due 2022 (MYR500m) Issuer	HSBC Bank Malaysia Berhad
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	MYBDS0705776
	Governing law(s) of the instrument	Laws of Malaysia
	Regulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5	Post-transitional Basel III rules ²	NA
6	Eligible at solo ³ /group/group & solo	Group
7	Instrument type (types to be specified by each jurisdiction)	Other Tier 2 instruments
	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9	Par value of instrument	MYR500m
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	28 Jun 2007
12	Perpetual or dated	Dated
13	Original maturity date	28 Jun 2022
14	Issuer call subject to prior supervisory approval	Yes
	Optional call date, contingent call dates and redemption amount	Callable on or any anniversary date after 28 Jun 2017 at pavalue
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	Before 28 Jun 2017 : 4.35% From 28 Jun 2017 : 5.35%
19	Existence of a dividend stopper	No
	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
	If temporary write-down, description of write-up mechanism	NA
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately subordinate to unsubordinated Creditors
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	 Without Non-Viability Loss Absorption Clauses Contains a step-up provision
	Terms and conditions	Terms and conditions - Capital instrument 24

1 Issi	ubordinated bonds due 2027 (MYR500m)	HSBC Bank Malaysia Berhad
	ique identifier (eg CUSIP, ISIN or Bloomberg identifier for	MYBDX0706808
	vate placement)	
3 Go	overning law(s) of the instrument	Laws of Malaysia
Reg	gulatory treatment	
4	Transitional Basel III rules ¹	Tier 2
5 I	Post-transitional Basel III rules ²	NA
6 I	Eligible at solo ³ /group/group & solo	Group
	strument type (types to be specified by ch jurisdiction)	Other Tier 2 instruments
	nount recognised in regulatory capital (Currency in llion, as of most recent reporting date)	Total Tier 2 recognised: HK\$39,038m
9 Par	r value of instrument	MYR500m
10 Ac	counting classification	Liability - amortised cost
11 Ori	iginal date of issuance	2 Nov2007
12 Per	rpetual or dated	Dated
13 Ori	iginal maturity date	2 Nov 2027
14 Issu	uer call subject to prior supervisory approval	Yes
	tional call date, contingent call dates and lemption amount	Callable on or any anniversary date after 2 Nov 2022 at pavalue
16 Sul	bsequent call dates, if applicable	NA
Co	upons / dividends	
17 Fix	ked or floating dividend/coupon	Fixed
18 Co	upon rate and any related index	Before 2 Nov 2022 : 5.05% From 2 Nov 2022 : 6.05%
19 Exi	istence of a dividend stopper	No
	lly discretionary, partially discretionary mandatory	Mandatory
21 Exi	istence of step up or other incentive to redeem	Yes
22 No	on-cumulative or cumulative	Cumulative
23 Co	nvertible or non-convertible	Non-convertible
24 If c	convertible, conversion trigger (s)	NA
25 If c	convertible, fully or partially	NA
26 If c	convertible, conversion rate	NA
27 If c	convertible, mandatory or optional conversion	NA
28 If c	convertible, specify instrument type convertible into	NA
	convertible, specify issuer of instrument it nverts into	NA
30 Wr	rite-down feature	No
31 If v	write-down, write-down trigger(s)	NA
32 If v	write-down, full or partial	NA
33 If v	write-down, permanent or temporary	NA
	emporary write-down, description of ite-up mechanism	NA
	sition in subordination hierarchy in liquidation (specify trument type immediately senior to instrument)	Immediately subordinate to unsubordinated Creditors
36 No	n-compliant transitioned features	Yes
37 Ify	yes, specify non-compliant features	 Without Non-Viability Loss Absorption Clauses Contains a step-up provision
Тат	rms and conditions	Terms and conditions - Capital instrument 25

Footnotes:

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

3 Include solo-consolidated