

HSBC Continental Europe

Regulatory Capital Instruments 31 December 2024



This document is a disclosure document published as required by, and solely for the purpose of compliance with, Article 437(b) of Regulation (EU) No. 575/2013 ('CRR'), as amended by Regulation (EU) 2019/876 ('CRR2') to provide a description of the main features of HSBC Continental Europe's capital instruments.

The information contained in this document has been compiled in accordance with the CRR, Commission Implementing Regulation (EU) 2021/637. Assumptions on the regulatory treatment of the regulatory own funds instruments and eligible liabilities instruments described herein under the CRR2 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 instruments. No investor or prospective investor in any such capital instruments should rely upon the description contained in this document and HSBC Continental Europe shall not be liable for any inaccuracy or misstatement contained in this document.

Information with respect to any 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 instrument or any advice or recommendation with respect to such instrument. When making a decision about your investments, you should seek the advice of a professional financial advisor.

Contents

| | |
|---|----|
| Ordinary Shares | 4 |
| Ordinary shares (Non-Controlling Interest portion) | 5 |
| EUR 200m Undated Deeply Subordinated Additional Tier 1 issued in 2017 | 6 |
| EUR 300m Undated Deeply Subordinated Additional Tier 1 issued in 2018 | 7 |
| EUR 250m Undated Deeply Subordinated Additional Tier 1 issued in 2022 | 8 |
| EUR 250m Undated Deeply Subordinated Additional Tier 1 issued in 2024 | 9 |
| EUR 235m Undated Deeply Subordinated Additional Tier 1 issued in 2016 | 10 |
| EUR 200m Undated Deeply Subordinated Additional Tier 1 issued in 2019 | 11 |
| EUR 500m Subordinated Tier 2 2020 - 2030 | 12 |
| EUR 200m Subordinated Tier 2 2023 - 2034 | 13 |
| EUR 400m Subordinated Tier 2 2024 - 2035 | 14 |
| EUR 300m Subordinated Tier 2 2024 - 2035 | 15 |
| EUR 500m Subordinated Tier 2 2024 - 2036 | 16 |
| EUR 16m, Undated Subordinated Tier 2 issued in 1985 | 17 |
| EUR 10m Subordinated Tier 2 2005 - 2025 | 18 |
| EUR 5m Subordinated Tier 2 2005 - 2025 | 19 |
| EUR 10m Subordinated Tier 2 2002 - 2028 | 20 |

Ordinary shares

| | | |
|-----------------------------|---|--|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | N/A |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Common Equity Tier 1 |
| 5 | Post-transitional CRR rules | Common Equity Tier 1 |
| 6 | Eligible at solo/(sub-) consolidated / solo & (sub-) consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Ordinary Shares |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 8,075m |
| 9 | Nominal amount of instrument | EUR 1,328m |
| 9a | Issue price | EUR 5.00 per share |
| 9b | Redemption price | EUR 5.00 per share |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance | Various |
| 12 | Perpetual or dated | 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 | - |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | - |
| 18 | Coupon rate and any related index | - |
| 19 | Existence of a dividend stopper | - |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | |
| 21 | Existence of step up or other incentive to redeem | - |
| 22 | Non-cumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | |
| 25 | If convertible, fully or partially | |
| 26 | If convertible, conversion rate | |
| 27 | If convertible, mandatory or optional conversion | |
| 28 | If convertible, specify instrument type convertible into | |
| 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 (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 1 - Ordinary Shares |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinate to Additional Tier 1 |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Ordinary shares

| | | |
|-----------------------------|---|--|
| 1 | Issuer | HSBC Bank Malta plc (Non-Controlling Interest portion) |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | MT0000030107.E |
| 2a | Public or private placement | Public |
| 3 | Governing law(s) of the instrument | Maltese Law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | N/A |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Common Equity Tier 1 |
| 5 | Post-transitional CRR rules | Common Equity Tier 1 |
| 6 | Eligible at solo/(sub-) consolidated / solo & (sub-) consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Ordinary Shares |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 32m |
| 9 | Nominal amount of instrument | EUR 32m |
| 9a | Issue price | EUR 0.30 per share |
| 9b | Redemption price | EUR 0.30 per share |
| 10 | Accounting classification | Non-controlling interest in consolidated subsidiary |
| 11 | Original date of issuance | Various |
| 12 | Perpetual or dated | 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 | - |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | - |
| 18 | Coupon rate and any related index | - |
| 19 | Existence of a dividend stopper | - |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | |
| 21 | Existence of step up or other incentive to redeem | - |
| 22 | Non-cumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | |
| 25 | If convertible, fully or partially | |
| 26 | If convertible, conversion rate | |
| 27 | If convertible, mandatory or optional conversion | |
| 28 | If convertible, specify instrument type convertible into | |
| 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 (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 1 - Ordinary Shares |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinate to Additional Tier 1 |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Additional Tier 1

| | | |
|-----------------------------|---|---|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR006 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Additional Tier 1 |
| 5 | Post-transitional CRR rules | Additional Tier 1 |
| 6 | Eligible at solo/(sub-) consolidated / solo & (sub-) consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Other equity instruments |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 200m |
| 9 | Nominal amount of instrument | EUR 200m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance | 26 May 2017 |
| 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 | 26 May 2022 / Tax or Regulatory event at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any date after first call date |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating |
| 18 | Coupon rate and any related index | From 26/05/2022 rate resets from fixed 4.560% to 5-year Mid-Market Swap Rate + 4.340%, resettable every 5 years. |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | 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) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | Yes |
| 31 | If write-down, write-down trigger(s) | 5.125% CET1: Contractual. Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down fully or partially |
| 33 | If write-down, permanent or temporary | Temporary |
| 34 | If temporary write-down, description of write-up mechanism | Discretionary reinstatement of some or all of the principal amount if and only if net income > 0 |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 2 - Deeply Subordinated Loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Tier 2 Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Additional Tier 1

| | | |
|-----------------------------|---|---|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR007 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Additional Tier 1 |
| 5 | Post-transitional CRR rules | Additional Tier 1 |
| 6 | Eligible at solo/(sub-) consolidated / solo & (sub-) consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Other equity instruments |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 300m |
| 9 | Nominal amount of instrument | EUR 300m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance | 28 Mar 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 | 28 Mar 2023 / Tax or Regulatory event at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any date after first call date |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating |
| 18 | Coupon rate and any related index | From 28/03/2023 rate resets from fixed 4.000% to 5-year Mid-Market Swap Rate + 3.590%, resettable every 5 years. |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | 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) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | Yes |
| 31 | If write-down, write-down trigger(s) | 5.125% CET1: Contractual. Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down fully or partially |
| 33 | If write-down, permanent or temporary | Temporary |
| 34 | If temporary write-down, description of write-up mechanism | Discretionary reinstatement of some or all of the principal amount if and only if net income > 0 |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 2 - Deeply Subordinated Loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Tier 2 Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Additional Tier 1

| | | |
|-----------------------------|---|---|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR014 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Additional Tier 1 |
| 5 | Post-transitional CRR rules | Additional Tier 1 |
| 6 | Eligible at solo/(sub-) consolidated / solo & (sub-) consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Other equity instruments |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 247m |
| 9 | Nominal amount of instrument | EUR 250m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance | 23 Mar 2022 |
| 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 | 23 Mar 2027 / Tax and regulatory calls at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any date after first call date |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 3m EURIBOR + 4.060% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | 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) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | Yes |
| 31 | If write-down, write-down trigger(s) | 5.125% CET1: Contractual. Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down fully or partially |
| 33 | If write-down, permanent or temporary | Temporary |
| 34 | If temporary write-down, description of write-up mechanism | Discretionary reinstatement of some or all of the principal amount if and only if net income > 0 |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 2 - Deeply Subordinated Loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Tier 2 Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Additional Tier 1

| | | |
|-----------------------------|---|---|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR019 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Additional Tier 1 |
| 5 | Post-transitional CRR rules | Additional Tier 1 |
| 6 | Eligible at solo/(sub-) consolidated / solo & (sub-) consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Other equity instruments |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 247m |
| 9 | Nominal amount of instrument | EUR 250m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance | 18 Dec 2024 |
| 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 | 18 Dec 2029 / Tax or Regulatory event at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any reset date after first call date |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating |
| 18 | Coupon rate and any related index | From 18/12/2029 rate resets from fixed 5.625% to 5-year Mid-Market Swap Rate + 3.564%, resettable every 5 years. |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | 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) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | Yes |
| 31 | If write-down, write-down trigger(s) | 5.125% CET1: Contractual. Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down fully or partially |
| 33 | If write-down, permanent or temporary | Temporary |
| 34 | If temporary write-down, description of write-up mechanism | Discretionary reinstatement of some or all of the principal amount if and only if net income > 0 |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 2 - Deeply Subordinated Loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Tier 2 Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Additional Tier 1

| | | |
|-----------------------------|---|---|
| 1 | Issuer | HSBC Continental Europe (transferred from HSBC Trinkaus & Burkhardt GmbH) |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance DE000TD99995 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Additional Tier 1 |
| 5 | Post-transitional CRR rules | Additional Tier 1 |
| 6 | Eligible at solo/(sub-) consolidated / solo & (sub-) consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Instruments under deed of covenant |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 235m |
| 9 | Nominal amount of instrument | EUR 235m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance | 09 Dec 2016 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | - |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 1 January 2022 at par value Tax and regulatory event at any time |
| 16 | Subsequent call dates, if applicable | Every anniversary after first call date |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating |
| 18 | Coupon rate and any related index | From 01/01/2022 rate resets from fixed 5.565% to 5-year Mid-Market Swap Rate + 5.550%, resettable every 5 years. |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | 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) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | Yes |
| 31 | If write-down, write-down trigger(s) | 5.125% CET1: Contractual. Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down fully or partially |
| 33 | If write-down, permanent or temporary | Temporary |
| 34 | If temporary write-down, description of write-up mechanism | Discretionary reinstatement of some or all of the principal amount |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 2 - Deeply Subordinated Loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Tier 2 Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Additional Tier 1

| | | |
|-----------------------------|---|---|
| 1 | Issuer | HSBC Continental Europe (transferred from HSBC Trinkaus & Burkhardt GmbH) |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance DE000TD9ZZZ5 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Additional Tier 1 |
| 5 | Post-transitional CRR rules | Additional Tier 1 |
| 6 | Eligible at solo/(sub-) consolidated / solo & (sub-) consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Instruments under deed of covenant |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 200m |
| 9 | Nominal amount of instrument | EUR 200m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Shareholders' equity |
| 11 | Original date of issuance | 28 Jan 2019 |
| 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 | 1 January 2025 at par value Tax and regulatory event at any time |
| 16 | Subsequent call dates, if applicable | Every anniversary after first call date |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating |
| 18 | Coupon rate and any related index | From 01/01/2025 rate resets from fixed 5.039% to 5-year Mid-Market Swap Rate + 4.625%, resettable every 5 years. |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | N/A |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | N/A |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | N/A |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | Yes |
| 31 | If write-down, write-down trigger(s) | 5.125% CET1: Contractual. Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down fully or partially |
| 33 | If write-down, permanent or temporary | Temporary |
| 34 | If temporary write-down, description of write-up mechanism | Discretionary reinstatement of some or all of the principal amount |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 2 - Deeply Subordinated Loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Tier 2 Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Tier 2

| | | |
|-----|---|--|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR013 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| | <i>Regulatory treatment</i> | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 500m |
| 9 | Nominal amount of instrument | EUR 500m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 22 May 2020 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 22 May 2030 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 22 May 2025 / Tax or Regulatory event at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any interest payment date after first call date |
| | <i>Coupons / dividends</i> | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 3 month EURIBOR + 2.290% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Tier 2

| | | |
|-----|---|--|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR015 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| | <i>Regulatory treatment</i> | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 200m |
| 9 | Nominal amount of instrument | EUR 200m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 08 Dec 2023 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 08 Dec 2034 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 8 Dec 2029 / Tax or Regulatory event at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any interest payment date after first call date |
| | <i>Coupons / dividends</i> | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 3 month EURIBOR + 2.560% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Tier 2

| | | |
|-----|---|--|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR016 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| | <i>Regulatory treatment</i> | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 400m |
| 9 | Nominal amount of instrument | EUR 400m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 29 Jan 2024 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 29 Jan 2035 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 29 Jan 2030 / Tax or Regulatory event at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any interest payment date after first call date |
| | <i>Coupons / dividends</i> | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 3 month EURIBOR + 2.300% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Tier 2

| | | |
|-----|---|--|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR017 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| | <i>Regulatory treatment</i> | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 300m |
| 9 | Nominal amount of instrument | EUR 300m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 21 Mar 2024 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 21 Mar 2035 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 21 Mar 2030 / Tax or Regulatory event at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any interest payment date after first call date |
| | <i>Coupons / dividends</i> | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 3 month EURIBOR + 1.900% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Tier 2

| | | |
|-----|---|--|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | N/A – Internal issuance FR018 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | Yes |
| | <i>Regulatory treatment</i> | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 500m |
| 9 | Nominal amount of instrument | EUR 500m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 10 Dec 2024 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 10 Dec 2036 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 10 Dec 2031 / Tax or Regulatory event at any time / Par |
| 16 | Subsequent call dates, if applicable | Callable on any interest payment date after first call date |
| | <i>Coupons / dividends</i> | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 3 month EURIBOR + 1.740% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Available on request |

Tier 2

| | | |
|-----------------------------|---|--|
| 1 | Issuer | HSBC Continental Europe |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | FR0000585333 |
| 2a | Public or private placement | Public |
| 3 | Governing law(s) of the instrument | French law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Ineligible |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 0m |
| 9 | Nominal amount of instrument | EUR 16m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 22 Jul 1985 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | - |
| 14 | Issuer call subject to prior supervisory approval | No |
| 15 | Optional call date, contingent call dates and redemption amount | - |
| 16 | Subsequent call dates, if applicable | N/A |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | TEC10 (TMO has been replaced by TEC10+0.25%, i.e. 10y constant maturity French government bond) |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | No express waiver of set-off. |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Click here |

Tier 2

| | | |
|-----------------------------|---|--|
| 1 | Issuer | HSBC Continental Europe (transferred from HSBC Trinkaus & Burkhardt GmbH) |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | Private Placement 17 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Ineligible |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 1m in regulatory capital value EUR 0m in MREL value |
| 9 | Nominal amount of instrument | EUR 10m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 07 Jul 2005 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 07 Jul 2025 |
| 14 | Issuer call subject to prior supervisory approval | No |
| 15 | Optional call date, contingent call dates and redemption amount | - |
| 16 | Subsequent call dates, if applicable | N/A |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 4.210% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Partially discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | No express waiver of set-off. |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Click here |

Tier 2

| | | |
|-----------------------------|---|--|
| 1 | Issuer | HSBC Continental Europe (transferred from HSBC Trinkaus & Burkhardt GmbH) |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | Private Placement 18 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Ineligible |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 1m in regulatory capital value EUR 0m in MREL value |
| 9 | Nominal amount of instrument | EUR 5m |
| 9a | Issue price | 100% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 08 Jul 2005 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 08 Jul 2025 |
| 14 | Issuer call subject to prior supervisory approval | No |
| 15 | Optional call date, contingent call dates and redemption amount | - |
| 16 | Subsequent call dates, if applicable | N/A |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 4.210% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Partially discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger(s) | Triggers to statutory bail-in power and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | No express waiver of set-off. |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Click here |

Tier 2

| | | |
|-----------------------------|---|--|
| 1 | Issuer | HSBC Continental Europe (transferred from HSBC Trinkaus & Burkhardt GmbH) |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | Private Placement 19 |
| 2a | Public or private placement | Private |
| 3 | Governing law(s) of the instrument | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No |
| <i>Regulatory treatment</i> | | |
| 4 | Current treatment taking into account, where applicable, transitional CRR rules | Tier 2 |
| 5 | Post-transitional CRR rules | Ineligible |
| 6 | Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated | Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Tier 2 |
| 8 | Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date) | EUR 7m in regulatory capital value EUR 0m in MREL value |
| 9 | Nominal amount of instrument | EUR 10m |
| 9a | Issue price | 86.53% |
| 9b | Redemption price | 100% |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | 25 Jun 2002 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 26 Jun 2028 |
| 14 | Issuer call subject to prior supervisory approval | No |
| 15 | Optional call date, contingent call dates and redemption amount | - |
| 16 | Subsequent call dates, if applicable | N/A |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 5.500% |
| 19 | Existence of a dividend stopper | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Partially discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | N/A |
| 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 and mandatory write-down/conversion of capital instruments power under the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 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 Continental Europe |
| 30 | Write-down features | 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 the Single Resolution Mechanism (SRM) Regulation – Single Resolution Board (SRB) |
| 32 | If write-down, full or partial | May be written down partially |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A |
| 34b | Ranking of the instrument in normal insolvency proceedings | 3 - Subordinated loans |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Immediately subordinated to Senior Non Preferred Instruments |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | No express waiver of set-off. |
| 37a | Link to the full terms and conditions of the instrument (signposting) | Click here |