

Main features of current regulatory capital instruments

		Ordinary Shares	Subordinated debt	Additional Tier 1
1	Issuer	HSBC Bank Australia Limited	HSBC Bank Australia Limited	HSBC Bank Australia Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	Not applicable	Not applicable
3	Governing law(s) of the instrument	Corporations Act 2001	New South Wales	New South Wales
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Eligible	Additional Tier 1
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (ordinary shares/preference shares/subordinated notes/other)	Ordinary Shares	Subordinated Loan	Subordinated Loan
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 811m	AUD 250m	AUD 250m
9	Par value of instrument	No Par value	AUD 250m	AUD 250m
10	Accounting classification	Shareholder's equity	Liability-amortised cost	Equity
11	Original date of issuance	Jun 1985 A500m Sep 2002 A40m Dec 2003 A41m Jul to Sep 2004 A170m Mar 2013 A60m	25-Nov-15	26-Aug-16
12	Perpetual or dated	Perpetual	Dated	Perpetual
13	Original maturity date	No maturity	25-Nov-25	No maturity
14	Issuer call subject to prior supervisory approval	No	Yes	Yes



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15	Optional call date, contingent call dates and redemption amount	Not applicable	Callable on 25-Nov-20 at Par value for full amount of issuance. Redeemable if certain tax or regulatory events occur but subject to APRA's prior written approval.	Callable on 26-Aug-21 or on any subsequent Distribution Payment Date, in whole or in part only at Par value. Redeemable if certain tax or regulatory events occur but subject to APRA's prior written approval.
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Any Distribution Payment Date after 26-Aug-21
	<i>Coupons/Dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Floating	Floating
18	Coupon rate and any related index	Discretionary	3 month BBSW mid +2.80%	6 month BBSW mid +4.925%
19	Existence of a dividend stopper	No	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Not applicable	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable
30	Write-down feature	No	Yes	Yes
31	If write-down, write-down trigger(s)	Not applicable	Write-off on Non-Viability; upon determination by APRA or HKMA	Write-off on Non-Viability; upon determination by APRA or HKMA
32	If write-down, full or partial	Not applicable	Full	Full
33	If write-down, permanent or temporary	Not applicable	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable



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35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1 Capital	Senior unsubordinated and unsecured obligations	Tier 2 Capital
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable