

Main features of current regulatory capital instruments

		Ordinary Shares	Subordinated Debt	Subordinated Debt	Additional Tier 1	Additional Tier 1
1	Issuer	HSBC Bank Australia Limited	HSBC Bank Australia Limited	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	Not applicable	Not applicable
3	Governing law(s) of the instrument	Corporations Act 2001	New South Wales	New South Wales	New South Wales	New South Wales
	Regulatory treatment					
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Eligible	Eligible	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	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	Subordinated Loan	Subordinated Loan
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	AUD 811m	AUD 250m	AUD 100m	AUD 250m	AUD 150m
9	Par value of instrument	No Par value	AUD 250m	AUD 100m	AUD 250m	AUD 150m
10	Accounting classification	Shareholder's equity	Liability-amortised cost	Liability-amortised cost	Equity	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	08-Dec-20	26-Aug-16	08-Dec-20
12	Perpetual or dated	Perpetual	Dated	Dated	Perpetual	Perpetual
13	Original maturity date	No maturity	25-Nov-25	08-Dec-30	No maturity	No maturity

14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes	Yes
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 08-Dec-25 at Par value for full or part 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.	Callable on 08-Dec-25 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	Any Interest Payment Date after 25-Nov-25	Any Interest Payment Date after 08-Dec-25	Any Distribution Payment Date after 26-Aug-21	Any Distribution Payment Date after 08-Dec-25
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	Discretionary	3 month BBSW mid +2.80%	3 month BBSW mid +2.05%	6 month BBSW mid +4.925%	6 month BBSW mid +4.35%
19	Existence of a dividend stopper	No	No	No	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Noncumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Nonconvertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	No	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Not applicable	Non-viability Event triggered by APRA or HKMA	Non-viability Event triggered by APRA or HKMA	Non-viability Event triggered by APRA or HKMA	Non-viability Event triggered by APRA or HKMA
32	If write-down, full or partial	Not applicable	Full	Full	Full	Full
33	If write-down, permanent or temporary	Not applicable	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation	Senior unsecured and unsecured obligations	Senior unsecured and unsecured obligations	Tier 2 Capital	Tier 2 Capital
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable