

RCB PROGRAMME DESIGNATION ATTESTATION

HSBC UK Bank plc

1 Centenary Square

Birmingham B1 1HQ

(a company incorporated with limited liability in England with registered number 09928412)

24 March 2021

To: Financial Conduct Authority
Covered Bonds Team,
Capital Markets
12 Endeavour Square
London E20 1JN

HSBC UK Bank plc proposed €25 billion Covered Bond Programme (the "Programme")

Unless expressly defined in this Certificate, terms defined in the Regulated Covered Bonds Regulations 2008 (SI 346/2008) (as amended) (the "**RCB Regulations**") have the same meaning in this Certificate.

I, the undersigned, being a duly authorised officer of the Issuer, hereby certify that as at the date of this Certificate and in relation to the Programme to be established by HSBC UK Bank plc, we have made all appropriate searches, enquiries and investigations (including, without limitation, of the Issuer's books and records) to ascertain the true position in relation to the matters stated below:

- (a) the eligible property (other than liquid assets) in the asset pool for the Programme falls, within class 2 (residential mortgage assets) as specified in Regulation 2(1A) of the RCB Regulations; and
- (b) the Issuer wishes the regulated covered bonds issued under the Programme to be single-asset class regulated covered bonds.

Signed for and on behalf of HSBC UK Bank plc by:

By: Signed

Dave Watts
Chief Financial Officer