Final Terms dated 29 November 2013

HSBC France

Issue of EUR 1,000,000,000 1.625 per cent. Notes due 3 December 2018
under the € 20,000,000,000
Euro Medium Term Note Programme

Issue Price: 99.871 per cent.

HSBC Bank plc
(the **Lead Manager**)

ABN AMRO Bank N.V.
Banca IMI S.p.A.
Banco Bilbao Vizcaya Argentaria, S.A.
Banco Santander, S. A.
CIBC World Markets plc
Citigroup Global Markets Limited
Commerzbank Aktiengesellschaft
Crédit Agricole Corporate and Investment Bank
Danske Bank A/S
ING Bank N.V. Belgian Branch
Mizuho International plc
National Bank of Abu Dhabi P.J.S.C.
Natixis
Norddeutsche Landesbank Girozentrale
QNB Capital LLC
The Royal Bank of Scotland plc
SMBC Nikko Capital Markets Limited
UniCredit Bank AG
(the **Co-Lead Managers**)

PART A– CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions (the **Conditions**) set forth in the base prospectus dated 14 December 2012 and the supplements thereto dated 25 June 2013 and 25 September 2013 which constitutes a base prospectus for the purposes of the Prospectus Directive, as amended from time to time (the **Base Prospectus**). The expression **Prospectus Directive** means Directive 2003/71/EC (and amendments thereto, including the Directive 2010/73/EU, to the extent implemented in the Relevant Member State), and includes any relevant implementing measure in the Relevant Member State.

This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive, as amended from time to time and must be read in conjunction with such Base Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. These Final Terms and the Base Prospectus are available for viewing on the websites of the Luxembourg Stock Exchange (www.bourse.lu) and the Issuer (www.hsbc.fr/1/2/hsbc-france/entreprises-institutionnels/placements/nos-solutions-de-placement-individuelles/emissions-obligataires) at least during a period of twelve months from the date of the Base Prospectus, and during normal business hours at the registered office of the Issuer and at the specified office of the Paying Agent(s) where copies may be obtained.

1.	(i)	Series Number:	1325
	(ii)	Tranche Number:	1
	(iii)	Date on which the Notes will be consolidated and form a single Series:	Not Applicable
2.	Specified Currency:		Euro (**EUR**)
3.	Aggregate Nominal Amount of Notes:		
	(i)	Series:	EUR 1,000,000,000
	(ii)	Tranche:	EUR 1,000,000,000
4.	Issue Price:		99.871 per cent. of the Aggregate Nominal Amount
5.	Specified Denomination(s):		EUR 100,000
6.	(i)	Issue Date:	3 December 2013
	(ii)	Interest Commencement Date:	Issue Date
7.	Maturity Date:		3 December 2018
8.	Interest Basis:		1.625 per cent. Fixed Rate *(further particulars specified below)*
9.	Redemption/Payment Basis (Condition 8) :		Subject to any purchase and cancellation or early

		redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
10.	Change of Interest Basis:	Not Applicable
11.	Put/Call Options:	Not Applicable
12.	(i) Status of the Notes:	Senior
	(ii) Date of Board approval for issuance of Notes obtained:	Authorisation of the Board of Directors (*Conseil d'Administration*) of the Issuer dated 31 July 2013

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13.	Fixed Rate Note Provisions:	Applicable
	(i) Rate of Interest:	1.625 per cent. per annum payable annually in arrear
	(ii) Interest Payment Date(s):	3 December in each year commencing on 3 December 2014 and ending on the Maturity Date
	(iii) Fixed Coupon Amount:	EUR 1,625 per EUR 100,000 in Specified Denomination
	(iv) Broken Amount(s):	Not Applicable
	(v) Day Count Fraction:	Actual/Actual (ICMA)
	(vi) Determination Dates:	3 December in each year
14.	Floating Rate Note Provisions:	Not Applicable
15.	Zero Coupon Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

16.	Issuer's optional redemption (Call): (Condition 7(b))	Not Applicable
17.	Noteholder's optional redemption (Put): (Condition 7(c))	Not Applicable
18.	Final Redemption Amount of each Note:	EUR 100,000 per Note
19.	Early Redemption Amount:	
	(i) Early Redemption Amount(s) of each Note payable on redemption for taxation reasons or on event of default:	As set out in the Conditions
	(ii) Early Redemption for taxation	

	reasons on days other than Interest Payment Dates:	Yes

GENERAL PROVISIONS APPLICABLE TO THE NOTES

20.	Form of Notes:	Dematerialised Notes
	(i) Form of Dematerialised Notes:	Bearer form (*au porteur*)
	(ii) Registration Agent:	Not Applicable
	(iii) Temporary Global Certificate:	Not Applicable
21.	Financial Centre(s) for the purposes of Condition 8(g):	Not Applicable
22.	Talons for future Coupons to be attached to Definitive Materialised Notes (and dates on which such Talons mature):	Not Applicable
23.	Redenomination, renominalisation and reconventioning provisions:	Not Applicable
24.	Purchase in accordance with Article L. 213-1 A and D. 213-1 A of the French *Code monétaire et financier*:	Applicable
25.	Consolidation provisions:	Not Applicable
26.	Masse (Condition 12):	Contractual Masse shall apply Name and address of the Representative: Sylvain THOMAZO 20, rue Victor Bart 78000 Versailles France Name and address of the alternate Representative: Sandrine D'HAUSSY 69, avenue Gambetta 94100 Saint Maur des Fossés France

Signed on behalf of the Issuer:

By: ....
Duly authorised

Franck CARMINATI

Xavier BOISSEAU
Managing Director
Head of Global Markets France

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

(i)	Listing(s):		Official List of the Luxembourg Stock Exchange
(ii)	(a)	Admission to trading:	Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Luxembourg Stock Exchange Regulated Market (*Bourse de Luxembourg*) with effect from 3 December 2013
	(b)	Regulated Markets or equivalent markets on which, to the knowledge of the Issuer, securities of the same class of the Notes to be offered or admitted to trading are already admitted to trading:	Not Applicable
(iii)	Estimate of total expenses related to admission to trading:		EUR 3,250

2. RATINGS

Ratings:	The Notes to be issued have been rated: Moody's: A1 Standard & Poor's: AA- Fitch Ratings: AA- Each such credit rating agency is established in the European Union and is registered under Regulation (EU) N° 1060/2009 (as amended) (the **CRA Regulation**). Each of S&P, Moody's and Fitch are included in the list of credit rating agencies published by the European Security and Markets Authority on its website (www.esma.europea.eu/page/List-registered-and-certified-CRAs) in accordance with the CRA Regulation.

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers in connection with the Issue of the Notes, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

Not applicable

5. **Fixed Rate Notes only – YIELD**

Indication of yield:	1.652 per cent. per annum. The yield is calculated as at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

6. ***Floating Rate Notes only* - HISTORIC INTEREST RATES**

Not Applicable

7. **OPERATIONAL INFORMATION**

ISIN Code:	FR0011645845
Common Code:	099961244
Depositaries:	
(i) Euroclear France to act as Central Depositary:	Yes
(ii) Common Depositary for Euroclear Bank S.A/N.V. and Clearstream Banking, société anonyme:	No
Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme and the relevant identification number(s):	Not Applicable
Delivery:	Delivery against payment
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable

8. **DISTRIBUTION**

(i)	Method of distribution:	Syndicated
(ii)	If syndicated, names of Managers:	HSBC Bank plc (the **Lead Manager**) ABN AMRO Bank N.V. Banca IMI S.p.A. Banco Santander, S. A. Banco Bilbao Vizcaya Argentaria, S.A. CIBC World Markets plc Citigroup Global Markets Limited Commerzbank Aktiengesellschaft Crédit Agricole Corporate and Investment Bank Danske Bank A/S ING Bank N.V. Belgian Branch

		Mizuho International plc National Bank of Abu Dhabi P.J.S.C. Natixis Norddeutsche Landesbank Girozentrale QNB Capital LLC The Royal Bank of Scotland plc SMBC Nikko Capital Markets Limited UniCredit Bank AG (the **Co-Lead Managers**)
(iii)	Stabilising Manager(s) (including addresses) (if any):	HSBC Bank plc 8 Canada Square London E14 5HQ
(iv)	If non-syndicated, name of Dealer:	Not Applicable
(v)	U.S. Selling Restrictions:	The Issuer is Category 2 for the purposes of Regulation S under the United States Securities Act of 1933, as amended. TEFRA not applicable

9. TERMS AND CONDITIONS OF THE OFFER

Not Applicable

10. PLAN OF DISTRIBUTION AND ALLOTMENT

Not Applicable

11. PRICING

Not Applicable

12. PLACING AND UNDERWRITING

Not Applicable