

HSBC Bank
USA, N.A.



HSBC

| Opening up a world of opportunity

HSBC USA History



HSBC USA is striving to become a stronger bank by focusing on what we do best – connecting our customers to a world of opportunities.

Since its foundation in 1865, HSBC has adapted to and helped serve the needs of a changing world. We have financed economic growth, fostered international trade and overcome events such as economic crises. We recognize our wider commitments to the communities in which we operate and understand that economic growth must also be sustainable.



Our Main Lines of Business



Wealth and Personal Banking provides a range of services to help our customers to take care of their finances and to manage, protect and grow their wealth. Our international network and expertise enable us to support individuals, families, business owners, investors, and entrepreneurs around the world.



Commercial Banking serves millions of businesses, from small enterprises and mid-market companies to large multinationals, in developed and faster-growing markets around the world. We provide the services and expertise that businesses need to thrive.



Global Banking and Markets supports HSBC's global strategy by leveraging our advantages and scale, strength in developed and emerging markets and product expertise to deliver international products to U.S. clients and local products to international clients.

The HSBC USA Advantage

Our commitment to our customers and traditional banking principles has served us well and has made HSBC Bank USA, N.A. one of the top-15 largest commercial banks in the United States.

Credit Ratings & Stability

HSBC USA receives strong ratings from the major credit rating agencies. A strong credit rating reflects the credit worthiness of the entity, and means stability for our customers.

HSBC credit ratings as of November, 2023	Moody's	S&P	Fitch
HSBC USA Inc. (Long-term/senior debt)	A2	A-	A+
HSBC Bank USA, N.A. (Long-term/senior debt)	Aa3	A+	AA-

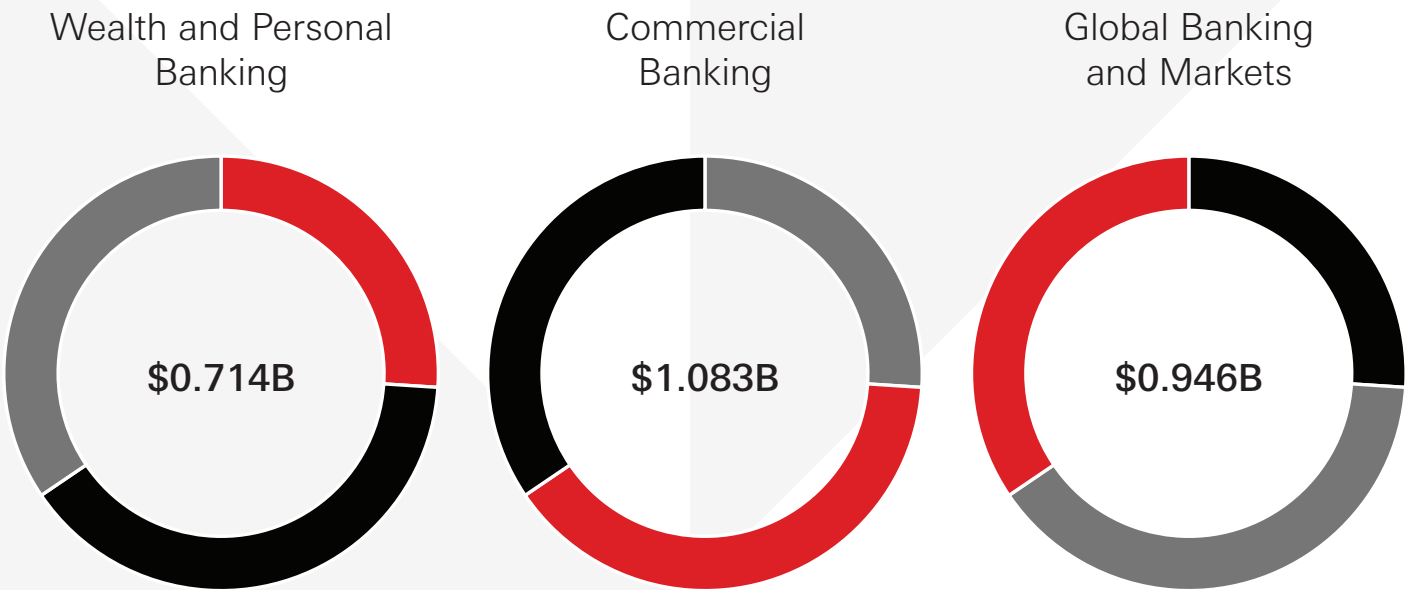
HSBC in the USA

HSBC Bank USA, N.A. is a federally chartered bank that is a member bank of the Federal Deposit Insurance Corporation (FDIC).

HSBC USA Inc. is a U.S. bank holding company whose principal subsidiary is HSBC Bank USA, N.A.

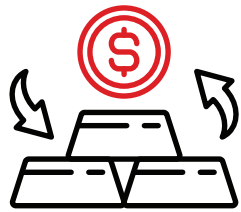
Both HSBC USA Inc. and HSBC Bank USA, N.A. are wholly owned subsidiaries of HSBC Holdings plc.

HSBC USA Business Breakdown

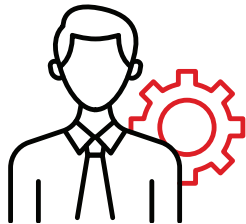


HSBC USA by the Numbers





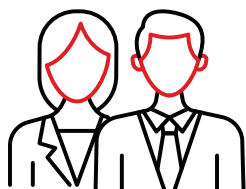
72% of HSBC's **total assets of \$164.3 billion¹** is from deposits, which helps our business remain strong even in volatile times.



Our **2,180 employees** are what makes our business successful and drives us into the future.



HSBC has **22 Banking Branches** and **22 representative offices** across the United States.



Creating long standing relationships with our **450,000 Customers** has been the focus of our business since the beginning.

This brochure is intended to provide a general overview of HSBC and does not provide the terms of any specific issuance of structured investments. Prior to any decision to invest in a specific structured investment, investors should carefully review the disclosure documents for such issuance which contains a detailed explanation of the terms of the issuance as well as the risks, tax treatment and other relevant information.

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Prior to investing in any debt obligation issued by HSBC USA Inc. or HSBC Bank USA, N.A., you should carefully review the related disclosure document to understand the risks related to the debt obligation and the specific issuer. This brochure discusses a number of different HSBC entities and you should fully inform yourself about the specific HSBC issuer prior to making any investment in its debt obligations. HSBC Holdings plc, HSBC North America Holdings Inc. and other affiliated entities are not liable for any of the obligations of HSBC USA Inc. or HSBC Bank USA, N.A.

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