

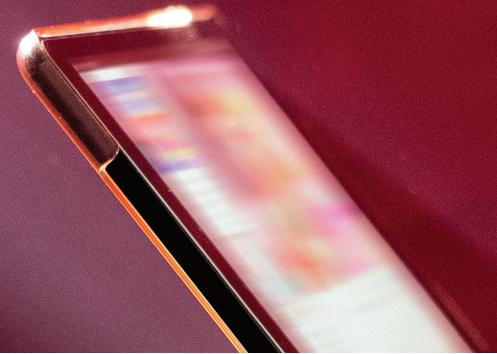
HSBC Bank USA, N.A.

Together we thrive



HSBC

HSBC USA History



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.

HSBC USA is striving to become a stronger bank by focusing on what we do best – connecting our customers to a world of opportunities and bringing cross-border business and investment.



Our Main Lines of Business



Wealth and Personal Banking provides a range of banking and wealth products and services to individuals and entities through our branches, on-line channels as well as dedicated relationship managers, centralized teams and representative offices.



Commercial Banking is the banking partner of choice for international businesses building on our rich heritage, international capabilities and customer relationships to enable global connectivity.



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 December, 2022	Moody's	S&P	Fitch
HSBC USA Inc. (Long-term/senior debt)	A1	A-	A+
HSBC Bank USA, N.A. (Long-term/senior debt)	Aa3	A+	AA-

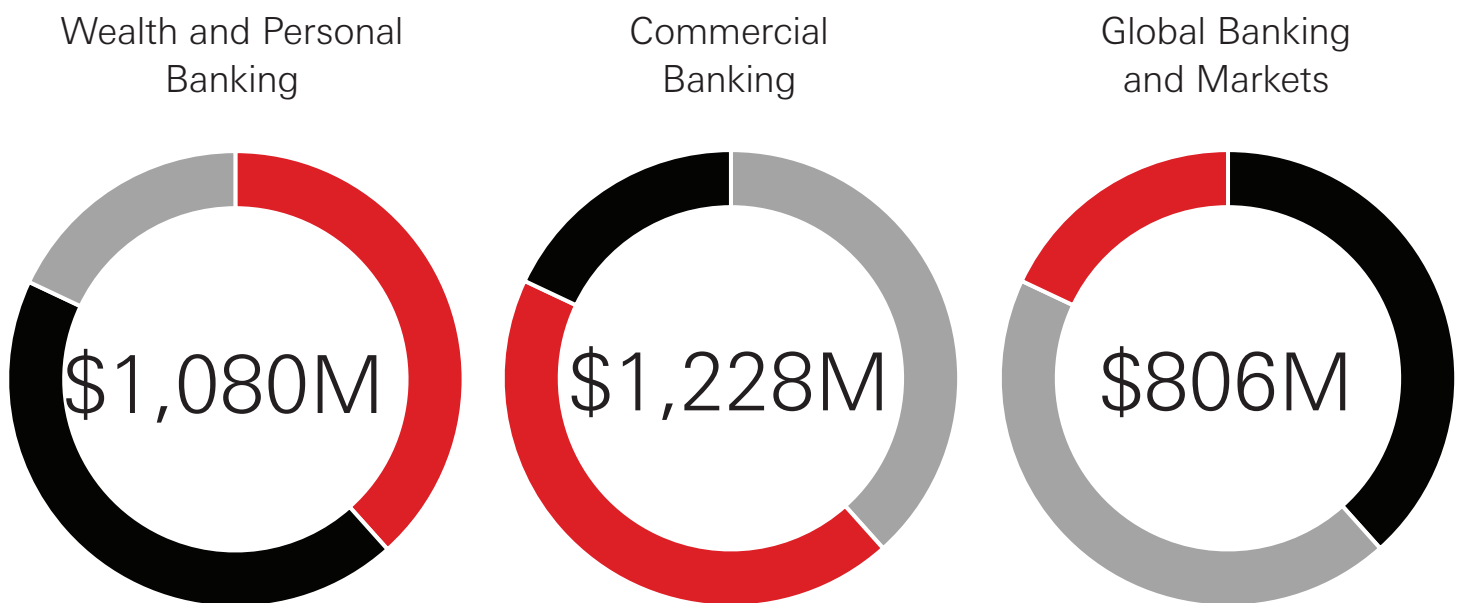
HSBC in the USA

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





75% of HSBC's **total assets of \$164.6 billion** is from customer 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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