

HNAT**HSBC NORTH AMERICA INC.**

Incorporated: Delaware, August 18, 1999
Former Name:
Principal Office: One HSBC Center, Buffalo, NY 14203
Purpose: Financial Holding Company
 (effective March 13, 2000)
 BHCA
Regulatory Approval:
Annual Meeting Date:
Federal ID Number: 16-1572466
Date Issued: December 1999
Stock:

Common:

Authorized: 3,000, \$1.00 par value
 Outstanding: 448, \$1.00 par value

Preferred:

Authorized:
 Outstanding:

Registered Shareholder: HSBC Investments (North America)
 Inc.

Qualified: NY

Other Offices:

Martin J.G. Glynn
 Janet L. Burak

Robert M. Butcher

Simon C. Penney
 Roger K. McGregor

Faye Polayes
 Carolyn M. Wind
 John P. DeLuca
 Michael P. Doherty
 Joram Friedman
 Craig Lassen
 Joseph R. Simpson
 John C. Lankes
 Laurence R. Stern
 Terry L. Banazwski
 Helen Kujawa
 Pamela A. Pickel
 James S. Randolph
 Patrick D. Schwartz

Officers

President & Chief Executive Officer
 Senior Executive Vice President,
 General Counsel & Secretary
 Senior Executive Vice President &
 Chief Risk Officer
 Senior Executive Vice President
 Senior Executive Vice President &
 Chief Financial Officer
 Executive Vice President
 Executive Vice President
 Senior Vice President
 Senior Vice President
 Senior Vice President
 Senior Vice President
 Senior Vice President & Controller
 First Vice President
 Counsel & Assistant Secretary
 Assistant Secretary
 Assistant Secretary
 Assistant Secretary
 Assistant Secretary
 Assistant Secretary

Directors

Janet L. Burak
 Simon C. Penney
 Kenneth H. Robin