

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