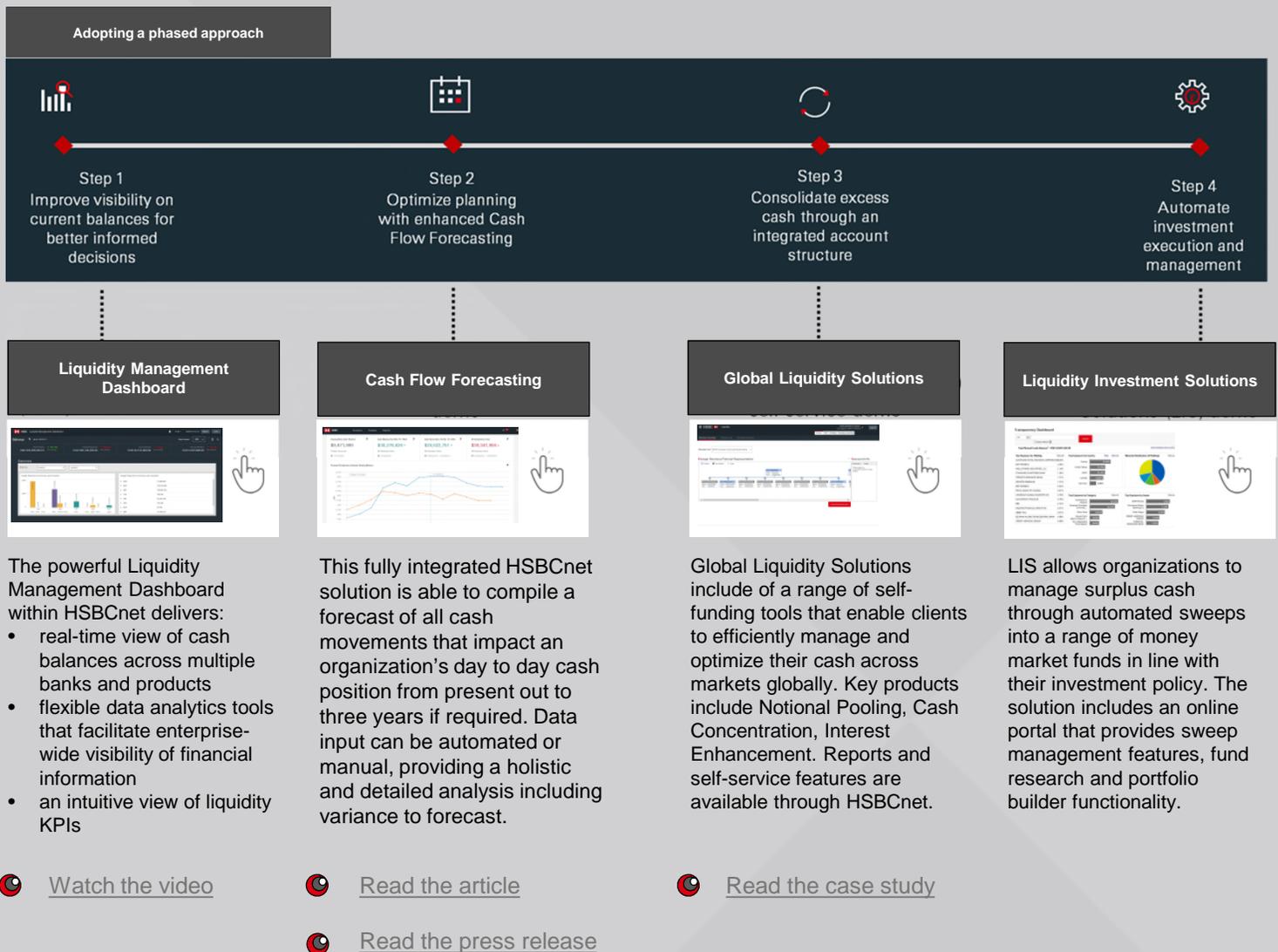


End to End Liquidity Management

In the current Covid-19 pandemic, multinational treasury teams have to come to grips with their firms' overall liquidity position, and establish the ability to access the liquidity they need, when they need it.

Transitioning to digital channels is key to enable treasury teams to have the right data and insights for accurate planning and decision-making. Having a robust cash flow forecasting process is critical to navigate the crisis. Automating cash consolidation and investment, coupled with real time reporting and self-service, facilitate the deployment of cash and funds mobility.

HSBC's suite of liquidity management tool can help you enhance reporting on cash positions, optimize your cash flow forecasts, consolidate excess cash, and automate investment execution with full visibility and control through HSBCnet.

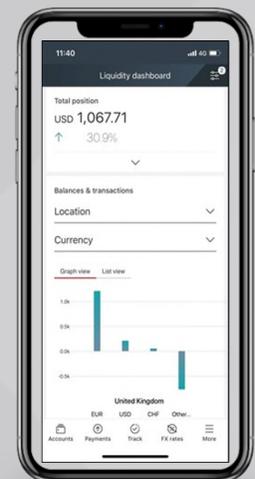
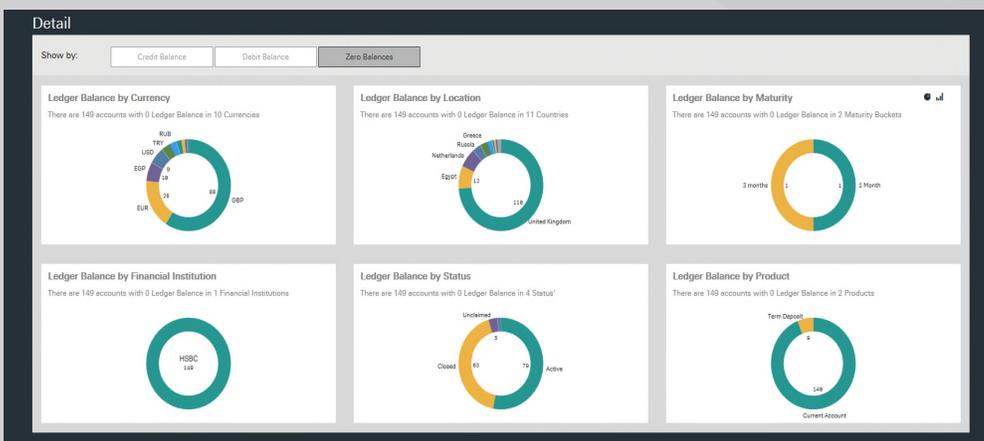
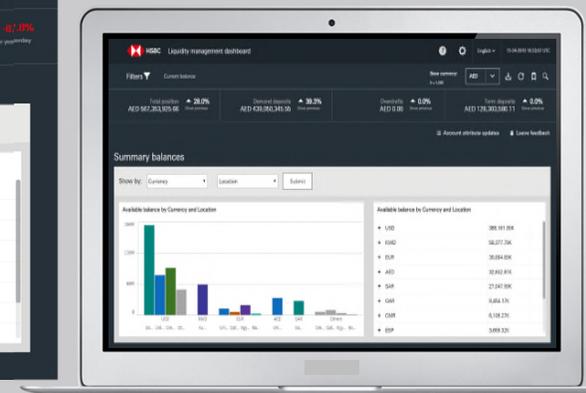
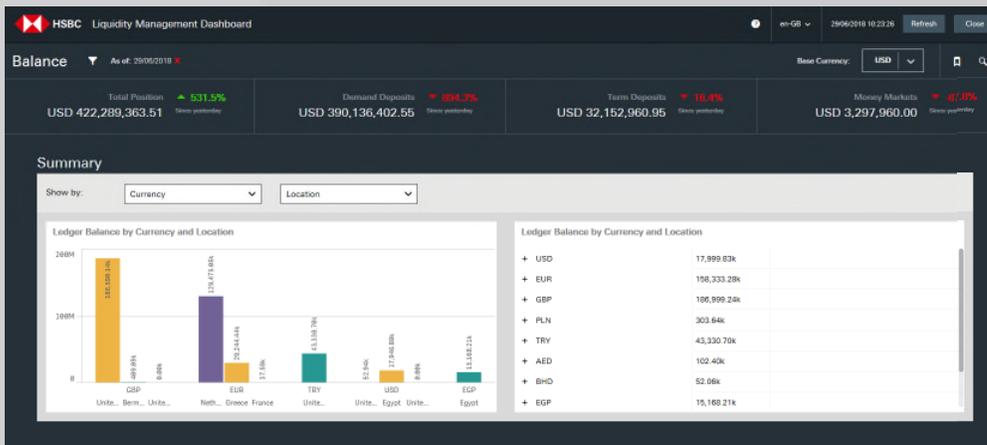


To learn more, contact your HSBC relationship team.

Liquidity Management Dashboard

The powerful Liquidity Management Dashboard within HSBCnet delivers:

- real-time view of cash balances across multiple banks and products
- flexible data analytics tools that facilitate enterprise-wide visibility of financial information
- an intuitive view of liquidity KPIs



Global Liquidity Solutions

Global Liquidity Solutions include a range of self-funding tools that enable clients to efficiently manage and optimize their cash across markets globally. Key products include Notional Pooling, Cash Concentration, Interest Enhancement. Reports and self-service features are available through HSBCnet.

The screenshot displays the HSBC Liquidity application interface. At the top, the HSBC logo and 'Liquidity' title are on the left, and the user 'DEMOCORPORATE MAKER' with a 'Log off' button is on the right. A navigation bar includes 'Sweep', 'ICS', 'Pooling', and 'Pending Activities'. Below this, 'Structure Tree View' is selected, with 'Structure List' and 'Execution Summary' as alternatives. A dropdown menu shows 'Structure List*' with '24741 Domestic and Cross Border Sweep' selected. The main area is titled 'Sweep Structure Pictorial Representation' and features a legend for 'Entitled', 'Non Entitled', and 'Active' statuses. A hierarchical tree diagram shows a root node 'USD-1099000002...' with eight child nodes. The second and eighth child nodes are highlighted in blue. The second node is 'USD-808481550274' with details: Name: HSBC_MASK, Cou...: Hong Kong. The eighth node is 'USD-XXXX854864...' with details: Name: Hong Ko..., Cou...: Hong Kong. An 'Amend Sweep Structure' button is located at the bottom right. On the right side, an 'Account Info' panel is partially visible with a table header 'Particulars Value' and a message: 'Please select an account/instruction to view details'.

Liquidity Investment Solutions (LIS)

LIS allows organizations to manage surplus cash through automated sweeps into a range of money market funds in line with their investment policy. The solution includes an online portal that provides sweep management features, fund research and portfolio builder functionality.

The screenshot displays the HSBCnet LIS portal interface, which is divided into several key sections:

- Header:** Includes the HSBCnet logo, navigation tabs for Portfolio, Research, and Reports, and a user welcome message: "Welcome, LIS User".
- Dashboard:** Features a "Dashboard" section with options to "Manage Widgets" and "Dashboard Settings". It displays the "Exposure Profile" for a "Total USD Portfolio" valued at 54,697,334.00. A "Top Exposure by Country" bar chart shows: France (19.57%), United States (13.13%), Canada (12.22%), Japan (11.30%), and Sweden (9.22%). A world map highlights these regions in green.
- Transparency Dashboard:** A search-enabled section for "Total Mutual Funds Balance" (USD 54,697,334.00). It includes:
 - Top Exposure by Holding:** A list of fund holdings such as SUMITOMO MITSUBI BANKING CORPORATION (25%), BNP PARIBAS (2.56%), and WELLS FARGO SECURITIES, LLC (2.19%).
 - Top Exposure by Country:** A bar chart showing France (19.54%), United States (14.73%), Japan (14.44%), Canada (12.63%), and Germany (3.59%).
 - Maturity Distribution of Holdings:** A pie chart representing the maturity breakdown of the portfolio.
 - Top Exposure by Category:** A bar chart showing Certificate of Deposit (27.61%), Financial Company Comment... (23.63%), Other Note (11.92%), Government (9.02%), Agency Research, Non-Negotiable (8.33%), and Time Deposit.
 - Top Exposure by Issuer:** A bar chart showing BNP Paribas (4.46%), Sumitomo Mitsui Banking Co (4.13%), Wells Fargo (3.49%), CREDIT AGRICOLE GROUP (2.44%), and TORONTO-DOMINION BANK (2.33%).
- Fund Comparison:** A line chart comparing the performance of "Goldman Sachs FS MMF Inst" and "HSBC USD Liquidity Fund Cl F" from 18/04/2019 to 18/10/2019. The y-axis represents NAV (Net Asset Value) ranging from 0.9999 to 1.0007. Both funds show a steady increase in NAV over time, with the HSBC fund reaching 1.0005 and the Goldman Sachs fund reaching 1.0000.
- Fund Analysis:** A section for detailed fund analysis, including a "Fund Analysis" chart showing performance metrics and a table of fund data with columns for Fund Name, NAV, and various performance indicators.

Important information

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