

The HSBC Group in Malta

Who we are	HSBC Bank Malta p.l.c. is the leading banking and financial services group in Malta.
Head office	HSBC Bank Malta p.l.c. is incorporated in Malta with its registered head office at 233, Republic Street, Valletta VLT1116 Malta.
Subsidiaries	HSBC Life Assurance (Malta) Ltd HSBC Global Asset Management (Malta) Limited HSBC Stockbrokers (Malta) Ltd HSBC Securities Services (Malta) Ltd
Contact details	Call: 00356 2380 2380 Click: hsbc.com.mt
Assets	€5,606.8 million as at 30 June 2010.
Profit (pre-tax)	€42.2 million for the 6 months ended 30 June 2010.
Capital strength	Capital Adequacy Ratio: 11.8% as at 31 December 2009.
Offices	43 branches and offices spread over Malta and Gozo.
Staff	1900 as at 30 June 2010, including circa 510 employees at the HSBC Bank plc (Malta Branch) Call Centre.
Customers	Around 260,000 customers in Malta and Gozo.
Share listings	HSBC Bank Malta p.l.c. is the largest publicly listed company on the Malta Stock Exchange. 70.03% of the shares are held by HSBC Europe Bv; 29.97% are held by over 10,400 investors.
Customer groups	
Commercial Banking – (CMB)	<p>HSBC Bank Malta p.l.c. is a leading provider of financial services to small, medium-sized and large corporate customers as well as international companies.</p> <p>A purpose-built Business Banking Centre in a central location houses over 1,800 square metres of open plan office space and caters for the Maltese business community.</p> <p>A wide spread of specifically designed products and services are available to meet the particular needs of every corporate customer, including internet banking and invoice finance.</p> <p>HSBC's Commercial Banking section also offers services through The International Banking Centre, which has a wealth of experience and expertise in providing the necessary banking services to our corporate clients registered overseas, as well as the locally registered shipping and international trading/holding companies including trusts.</p> <p>We also offer advice on all import and export-related issues through our Trade Services team. The team covers trade transactions from the initial contract stage with the customer all the way through to the settlement stage. The dedicated account Relationship Manager has direct access to specialist advice on Documentary and Standby Credits, Bills For Collection, guarantees and international trade transactions.</p>

Global Banking and Markets

Another service offered by our Commercial Banking division is one of Payments and Cash Management. We offer a service to major customers who have local and international liquidity management requirements by analysing their business scenario, presenting Payments and Cash Management solutions, and coordinating the setting up of arrangements.

With a 140-year history, HSBC Group's Commercial Banking section is a core part of the bank's structure. We have 6,900 relationship managers globally and operate in 65 countries and territories, seeing to almost 3 million corporate customers. Our global reach helps our local corporate customers in achieving their goals.

HSBC Bank Malta p.l.c. enjoys the services of HSBC Group's Global Banking and Markets which is one of the largest businesses of its kind in the world.

HSBC's Global Banking and Markets offers a wide range of services to corporate clients of all sizes which include foreign exchange, money market, fixed income, currency and interest rate derivative products, bank notes, trading in metals and provision of structured products.

Additionally our Investment Banking team can offer advice and execute mandates across a wide range of investment and financing products. This includes M&A advisory, equity and debt capital markets and corporate broking. By working together with other offices of the HSBC Group worldwide we are able to leverage off global best practice.

HSBC Global Asset Management (Malta) Limited was incorporated in 1996 and manages a range of domestic and international funds, specialising in the development of structured capital secured investment products, and in the provision of tailor-made discretionary portfolio management services. HSBC Global Asset Management (Malta) Limited has over €497m in assets under management and around 35,000 investors.

HSBC Securities Services (Malta) Ltd provides a comprehensive range of fund administration services to fund promoters that are looking for administrative support for their managed investment funds. These services include:

- ▶ setting up and launch of investment funds;
- ▶ registrar and transfer agency services;
- ▶ valuation and unit price calculation services; and
- ▶ corporate secretarial services.

Assets under Administration as at 30 June 2010 amounted to €861m.

HSBC Securities Services (Malta) Ltd also manages the bank's open architecture policy, negotiating terms of business agreements with reputable third party investment funds so as to provide the best of breed investment funds to investors in every asset class. Besides giving the necessary back office support in respect of these investments, HSBC Securities Services (Malta) Ltd also provides ancillary services such as nominee and withholding tax services.

Assets under Distribution as at 30 June 2010 amounted to €210m.

HSBC's unparalleled custody services form part of the Global HSBC Custody and Clearing services, a major player in the securities processing industry. We provide tailored solutions to retail, corporate and institutional clients.

As part of the bank's integrated Securities Services proposal, HSBC Bank Malta p.l.c. provides custody and clearing services to both retail and institutional clients. This unit forms part of HSBC's Global Custody and Clearing business which is one of the leading players in this field worldwide. HSBC Bank Malta p.l.c. is responsible for the safekeeping of over €4 billion of client assets as at 30 June 2010.

HSBC Stockbrokers (Malta) Ltd, which is a fully owned subsidiary of HSBC Bank Malta p.l.c. started operations in 2001 and is one of the leading stockbroking companies on the Malta Stock Exchange. The company is primarily engaged in providing stockbroking services to retail and institutional customers and to arrange and support the listing of stocks and shares on the exchange.

Personal Financial Services, including Product Management – (PFS)

HSBC Bank Malta p.l.c. provides its personal customer base with a full range of personal financial services, including current and savings accounts, mortgages, insurance, credit cards, personal loans, investments and ShareShop services. The Branch Network, Wealth Management, Life Assurance, Trust Services and E-Banking report to PFS.

The Product Management function within PFS provides a wide range of mortgage products to suit our customers' needs – these include Home Loans, Buy-to-Let Loans, Interest-only Home Loans, Fixed Interest Loans, Bridging Loans and Maxicredit (Equity-Release Loans). Our product offering also includes Flexicredit (Personal Loans), Yacht Finance, Credit Cards and the Gold Account package.

HSBC Life Assurance (Malta) Ltd was set up in 1995 and is a fully owned subsidiary of HSBC Bank Malta p.l.c., regulated by the Malta Financial Services Authority.

Over the years, HSBC Life has developed into one of the leading life assurance product providers on the island with its full and diversified product range, including group and individual term assurance products, mortgage protection policies, capital protected regular/single premium with-profits savings plans, credit insurance as well as the company's highly successful regular and single premium unit-linked products. Over 72,000 policy holders enjoy the protection and investment expertise of HSBC Life Assurance (Malta) Ltd.

Through its strategic alliances with HSBC Portfolios, Gartmore Investment Management, Blackrock Investment Management, Franklin Templeton Investments, Schroder Investment Management, HSBC Malta Funds, HSBC No-Load Funds, HSBC Global Investment Funds and Invesco Asset Management, HSBC Life offers its investors easy and convenient access to the world's financial markets.

Working alongside HSBC Life, HSBC Insurance Management (Malta) Limited (HIMM) provides back office insurance administrative support to other group insurance companies and captive insurance management services to other third party organisations.

With HSBC's global experience in Personal Financial Services and representations in more than 57 countries and territories, we can share best practice and provide our customer with the best retail experience possible.

*Wealth Management
Private Clients*

HSBC Bank Malta p.l.c. Private Clients protects and enhances the wealth of local and international high net worth customers through the provision of professional financial advice based on a comprehensive range of local and offshore HSBC and third party products.

The scope of advice encompasses protection, retirement, savings and investments both on a personal and corporate basis.

Advice is also available in relation to wealth planning, estate planning and the settlement and administration of trusts through our specialist Trust Department.

*Premier and
International Personal
Banking Services*

HSBC Premier is relationship banking without boundaries, designed to give our customers the recognition they deserve whether at home or abroad.

HSBC Premier customers accumulate, manage and protect their wealth with the partnership of a dedicated Relationship Manager who understands their values and helps them make the right financial decisions.

HSBC Premier banking services are globally connected in over 40 countries to our customers and their families when moving or living overseas or simply when travelling for business or pleasure.

HSBC Premier customers receive a wide range of global privileges, benefits and expertise, tailor-made for internationally minded people who appreciate high standards of service and quality advice.

More information can be accessed at: [hsbc.com/mt/premier](https://www.hsbc.com/mt/premier)

Trust Services

HSBC Bank Malta p.l.c. is authorised to act as trustee by the Malta Financial Services Authority and offers services to Maltese and international clientele, tailoring trust solutions to their specific needs.

The services provided include the following: providing advice on the best Trust solution, establishing and managing the Trust, Property Management, Tax Management and Investor Management.

The areas of operation are: estate planning, asset/portfolio management, charities and special purposes (incl. foundations).

ShareShop

The ShareShop specialises in local and foreign bond and equity trading. The ShareShop is the front office of HSBC stockbrokers and the central point responsible for executing all local and international customer orders intended for all major world stock exchanges.

The ShareShop main office is situated in Sliema. However, customers can also conclude their stockbroking and share dealing business from their local HSBC branch.

Technology

HSBC Bank Malta p.l.c. draws upon the HSBC Group's global systems with the aim of providing customers with choice, convenience and control across multiple channels.

Automated systems offered to customers include:

- ▶ Mobile Services/SMS alerts and Internet Banking (personal and business customers);
- ▶ HSBCNet (business customers);
- ▶ Contact Centre; and
- ▶ Self service machines comprising: ATMs, foreign exchange machines, deposit machines, coin exchange machines and internet banking kiosks.

Key events in the history of HSBC Bank Malta p.l.c.

1864 – Founding of Anglo-Egyptian Bank in Malta.

1925 – Founding of Barclays Bank Dominion Colonial Overseas after acquiring the Colonial which had previously merged with the Anglo-Egyptian Bank and the National Bank of South Africa. Name changed to Barclays Bank International in 1971.

1975 – Barclays Bank International nationalised as Mid-Med Bank Ltd.

1999 – HSBC buys 70.33% of Mid-Med Bank in June 1999.

2000 – HSBC Cares For Children Fund is launched.

2004 – HSBC Cares For The Environment Fund is launched.

2005 – Launch of the HSBC Cares For Malta's Heritage Fund.

2006 – HSBC Global Call Centre established in Malta.

2008 – Set up of Gozo Service Centre.

2010 – Amalgamation of the three philanthropic funds into the HSBC Malta Foundation.

Public Affairs contact

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Valletta VLT1116
Malta

HSBC International Network (at 1 March 2010)

Services are provided by around 8,000 offices in 88 countries and territories:

Europe	Offices		Offices
Armenia	7	Kazakhstan	4
Austria	1	Luxembourg	4
Belgium	2	Malta	43
Channel Islands	39	Monaco	2
Cyprus	1	Netherlands	1
Czech Republic	4	Poland	16
France	423	Russia	8
Georgia	2	Slovakia	2
Germany	14	Spain	4
Greece	20	Sweden	2
Hungary	1	Switzerland	16
Ireland	7	Turkey	339
Isle of Man	5	Ukraine	1
Italy	3	United Kingdom	1,555
Asia-Pacific	Offices		Offices
Australia	34	Malaysia	51
Bangladesh	11	Maldives	1
Brunei Darussalam	12	New Zealand	11
China	170	Pakistan	12
Cook Islands	1	Philippines	27
Hong Kong Special Administrative Region	330	Singapore	27
India	150	Sri Lanka	16
Indonesia	211	Taiwan	44
Japan	14	Thailand	1
Korea, Republic of	15	Vietnam	12
Macau Special Administrative Region	7		
Americas	Offices		Offices
Argentina	181	Guatemala	1
Bahamas	6	Honduras	79
Bermuda	14	Mexico	1,206
Brazil	1,518	Nicaragua	1
British Virgin Islands	3	Panama	78
Canada	268	Paraguay	6
Cayman Islands	13	Peru	22
Chile	3	United States of America	528
Colombia	28	Uruguay	12
Costa Rica	39	Venezuela	1
El Salvador	82		
Middle East and Africa	Offices		Offices
Algeria	2	Libya	2
Bahrain	9	Mauritius	12
Egypt	79	Nigeria	1
Iran	1	Oman	9
Iraq	17	Palestinian Autonomous Area	1
Israel	3	Qatar	6
Jordan	5	Saudi Arabia	94
Kuwait	1	South Africa	5
Lebanon	8	United Arab Emirates	30

The HSBC Group worldwide (at 27 May 2010)

Who we are	One of the largest banking and financial services organisations in the world.
Assets	Assets of US\$2,300 billion (as at 31 December 2009).
Branches	Around 8,000 offices worldwide.
Customer groups	Operates in 88 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.
Staff	Over 295,000 employees.
Customers	Over 100 million personal and almost 3 million commercial customers worldwide.
Share listings	Listings on the London, Hong Kong, New York, Paris and Bermuda stock exchanges.

hsbc.com.mt **Customer Service 2380 2380**

HSBC Bank Malta p.l.c. is authorised by the Malta Financial Services Authority to provide investment services under the Investment Services Act 1994. HSBC Bank Malta p.l.c. is enrolled as a tied insurance intermediary of HSBC Life Assurance (Malta) Ltd.

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