



HSBC in France at a glance

HSBC offers universal banking services in France:

- through its Global Businesses:

- **Retail Banking and Wealth Management,**
 - **Personal Financial Services and Wealth Management,**
 - **Insurance,**
 - **Asset Management,**
- **Private Banking,**
- **Commercial Banking,**
- **Global Banking and Markets,**

- over 800,000 personal customers and over 116,000 business customers,

- through the expertise of its 10,850 employees,

- through its 393 locations.

HSBC in France

Key figures as at 31 December 2010:

- Net operating income: EUR 2,475 million
- Profit before tax: EUR 628 million
- Core Tier 1 ratio: 12.1%
- Liquidity ratio: 122%

HSBC 

HSBC in France: activities

Retail Banking and Wealth Management

Personal Financial Services and Wealth Management

This activity offers individual services to personal and business customers with a wholistic approach to their financial needs.

Capitalising on the HSBC Group synergies, HSBC in France continues to expand in its target segment, wealth management.

With a strong presence in the largest French cities, it is supported by:

- teams of experts specialised according to customer profile (520 HSBC Premier Relationship Managers, 199 Business Relationship Managers and 43 financial planners);
- services meeting our customers' aspirations: HSBC Premier and HSBC Advance;
- around 320 branches, including 23 HSBC Premier Centres, and 2 direct banking services.

Insurance

HSBC Assurances develops a broad range of products and services to meet personal, commercial and corporate customers needs, in terms of life insurance, pensions, personal protection and property/casualty insurance, through:

- synergies with HSBC Global Asset Management, the dedicated partner for mutual funds eligible for life insurance status;
- HSBC France's network, whose wealth management and financial experts can provide in-depth knowledge of their customers' needs;
- two insurance companies, HSBC Assurances Vie (France) and HSBC Assurances IARD (France), which also develop targeted partnerships with other insurers to optimise and diversify its range of services for customers.

Asset Management

HSBC Global Asset Management is HSBC's investment specialist offering targeted solutions for individuals, companies and institutional investors in 36 countries.

In France, HSBC Global Asset Management is recognised as:

- one of the major players in emerging markets;
- one of the most active distributors of mutual funds in the world, via a range of mutual funds giving access to all developing and emerging markets and consisting of management strategies for equities, bonds, diversified and alternative investments, cash management and multi-management;
- an expert in employee saving solutions for businesses.

Private Banking

HSBC Private Bank France offers products and services tailored to the needs of resident and international high-net-worth individuals, through:

- the expertise of its discretionary management and advisory management teams;
- a vast international network with presence in 37 countries and territories;
- strong synergies with HSBC France's other business lines, particularly with Commercial Banking and Global Banking.

Commercial Banking

Commercial Banking offers an extensive range of domestic and international products and services providing daily support to businesses ranging from VSEs to multinationals, through:

- local presence in 65 countries and recognised expertise in accompanying businesses in their international development, particularly in emerging markets;
- specialists in Cash management, Trade services and Factoring;
- a domestic network specialised by type and size of business and comprising 10 Corporate Banking Centres, 51 "Centres d'Affaires Entreprises" dedicated to SMEs and 15 dedicated "Pôles Entrepreneurs" to VSEs (very small enterprises);
- direct banking services for VSEs and VSAs (very small enterprises and associations).

Global Banking and Markets

HSBC's global and local scale make it an ideal partner for large corporations and institutional investors, their complex transactions and their expansion plans, both in France and worldwide, thanks to the presence in 62 countries.

GBM offers a complete range of services:

- Corporate finance: commercial banking, payment and cash management, leveraged acquisition finance, property and structured finance;
- Investment banking: Mergers and Acquisitions, IPO, capital increase;
- Markets: include Fixed Income, Currencies and Equities. Paris is one of HSBC's four hubs (with London, Hong Kong and New York) and the Group's centre of excellence for three activities: derivatives rates, euro rates and structured equity.

Sustainability

In France, the HSBC Group's commitment consists of implementing Sustainability initiatives in three main areas:

- integrating social and environmental issues into its Global Businesses approach: sustainable finance, socially responsible investment and microfinance service offerings;
- reducing its environmental footprint: HSBC was the first bank to be carbon neutral in 2005;

- raising employee awareness of the issues involved via their implication in educational and environmental corporate sponsorship through the *Fondation HSBC pour l'Education* and the worldwide HSBC Climate Partnership: in 2010, HSBC France contributed more than EUR1.8 million (up 50% compared 2009) to charitable programmes in which about 40% employees took part and to which they devoted around 14,000 hours.

HSBC Group

HSBC's subsidiaries in France are part of the HSBC Group, one of the largest banking and financial services.

HSBC Group represents at 30 June 2011:

- 7,500 offices
- 87 countries and territories
- Over 300,000 employees worldwide
- Around 89 million customers through its Global Businesses, Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets and Global Private Banking.

Interim report 2011 HSBC Holdings plc:

- Profit before taxation: USD11,474 million
- Profit attributable to ordinary shareholder of the parent company: USDS8,929 million
- Net operating income: USD35,694 million*
- Core tier 1 ratio: 10.8%
- Group's total assets at 30 June 2011: USD2,691 billion

* before loan impairment charges and other credit risk provisions