

The HSBC Group in the Middle East

The HSBC Group	<p>HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 7,500 offices in 87 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of US\$2,455 billion at 31 December 2010, HSBC is one of the world's largest banking and financial services organisations. HSBC is marketed worldwide as 'the world's local bank'.</p> <p>With listings on the London, Hong Kong, New York, Paris and Bermuda stock exchanges, shares in HSBC Holdings plc are held by around 220,000 shareholders in 124 countries and territories. The shares are traded on the New York Stock Exchange in the form of American Depositary Receipts.</p> <p>HSBC provides a comprehensive range of financial services to around 95 million customers through four customer groups and global businesses: Personal Financial Services (including consumer finance); Commercial Banking; Global Banking and Markets; and Private Banking.</p>
Companies in the Middle East	<p>Group members and associated companies operating in the Middle East include: The Saudi British Bank (SABB); HSBC Saudi Arabia Limited; SABB Takaful Co; HSBC Bank Egypt S.A.E, and Dar Es Salaam Investment Bank.</p>
<i>Group Members</i> HSBC Bank Middle East Limited	<p>HSBC is the largest and most widely represented international bank in the Middle East. HSBC Bank Middle East Limited has 50 branches throughout the United Arab Emirates, Oman, Bahrain, Qatar, Kuwait, Jordan, Lebanon, Pakistan, Algeria and the Palestinian Autonomous Area. In addition to the branch network HSBC maintains a representative office in Tripoli, Libya.</p> <p>HSBC provides a full range of personal financial and wealth management services in the Middle East including but not limited to current and savings accounts, mortgage finance, term deposits, credit cards, financial planning, and investment services. Personal Financial Services serve customers through HSBC's branch network, conveniently located ATM networks, internationally accessible personal internet banking service, 24-hour phone banking service, short message service (SMS) alert service and direct sales team. A full range of Commercial Banking services cater to all customer segments (large, medium and SME corporates). Global Banking and Markets client-focused business lines deliver a full range of banking capabilities including investment banking and financing solutions; wholesale advisory, debt finance and risk, a markets business that provides services in credit, rates, foreign exchange, money markets and securities services; global asset management services and principal investment activities.</p>
HSBC Private Bank	<p>International private banking services are provided through offices in Dubai, Abu Dhabi, Beirut and are rendered through onshore representatives conveniently spread across the Middle East Region. Working with dedicated HSBC Private Bank offices around the world, the team provides advice and guidance on deposits, securities portfolios, asset protection and other investments such as the purchase of international real estate.</p>
HSBC Amanah	<p>HSBC Amanah is the global Islamic financial services division of the HSBC Group. It was established in 1998 with the aim of making HSBC the leading provider of Islamic financial services worldwide. With established and successful operations in the Middle East, Asia-Pacific, Europe and the Americas, HSBC Amanah represents the largest and most comprehensive Islamic proposition of any international bank. With the global resources of the HSBC Group at its disposal, and an international Islamic finance team, HSBC Amanah is uniquely positioned to understand, structure, and distribute financial services that are compatible with the requirements of Shariah (Islamic Law).</p>
HSBC Bank Egypt S.A.E.	<p>HSBC Bank Egypt was established in 1982 and adopted its present name in April 2001, following an increase in the HSBC Group's shareholding from 40% to over 94.5%. The Bank is one of the largest multinational banks operating in Egypt, providing a comprehensive range of banking and related financial services through a network of 100 branches and outlets in the most prominent cities across the country.</p>
HSBC Securities (Egypt) S.A.E.	<p>HSBC Bank Egypt offers full brokerage services through its subsidiary, HSBC Securities Egypt S.A.E., the first international broker to be established in Egypt and the preferred brokerage house for most of the major foreign institutional investors and fund management companies. It is capable of executing large-size deals through access to a solid funding base that is backed by HSBC Group. In addition, the company offers trading in Global Depositary Receipts (GDR's) through their London based operations.</p>

HSBC Bank International Limited	HSBC Bank International Limited maintains a representative office in Dubai, providing an international complete offshore investment and banking advisory service and online share dealing to Premier Limited international customers. With its registered office in Jersey, representations in the Hong Kong SAR, Singapore and South Africa, HSBC Bank International Limited allows Premier international and expatriate customers to benefit from a wide range of offshore financial services wherever they are in the world.
HSBC Middle East Finance Company Limited	Founded in the United Arab Emirates in 1969, HSBC Middle East Finance Company Limited is a subsidiary of HSBC Bank Middle East Limited. It is principally engaged in limited hire purchase (HP), leasing, and financing of motor vehicles. HSBC Middle East Finance Co, operates in the UAE from four branches located in Dubai; Abu Dhabi; Al Ain; and Ras Al Khaimah and is regarded as one of the leading provider of vehicle finance solutions in the country.
<i>Associated Companies</i> The Saudi British Bank (SABB)	SABB is a Saudi joint stock company that is listed on the Saudi stock exchange (Tadawul). The HSBC Group has a 40% shareholding in SABB. One of the largest banks in Saudi Arabia, SABB operates through an extensive network of branches throughout the country and offering a comprehensive portfolio of personal, corporate and private banking services, both conventional and Islamic.
HSBC Saudi Arabia Limited	HSBC Saudi Arabia is HSBC's investment banking arm in the Kingdom of Saudi Arabia, owned 60% by the HSBC Group and 40% by SABB. The Bank operates 9 main commercial units (seven affiliated to the Bank, and two commercial units managed and operated by SABB), with more than 300 employees.
SABB Securities Limited	SABB Securities offer a comprehensive suite of investment services for retail investors, institutional clients as well as corporates. These services include brokerage in local Saudi, GCC & international capital markets, securities services including custody & clearing and fund services for both local and international clients.
SABB Takaful Co. (Joint Stock Company)	SABB Takaful, est. 2006, is a joint-stock associate company of SABB (32.5%) and HSBC (32.5%), with the balance held publicly via Initial Public Offering and traded on Saudi Arabia's Stock Market Index, the Tadawul.
Dar Es Salaam Investment Bank	Dar Es Salaam Investment Bank (DES) is a joint venture company 70% owned by HSBC since October 2005. It is one of the leading privately owned banks in Iraq with 16 branches that are well distributed across the country. DES offers an array of financial services and corporate banking services and also has a support team functioning from HSBC Jordan to provide assistance to customers based in Amman.
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