

HSBC Executive Profiles

HSBC
Group
Strategy

Investor Day
2011

HSBC 

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Sandra Stuart

Chief Operating Officer, HSBC Bank Canada

Sandra Stuart is Chief Operating Officer, HSBC Bank Canada.

Ms Stuart joined HSBC Bank Canada in 1980 and has filled a number of management roles in Canada, the USA and Brazil.

Beginning her career in a branch, Ms Stuart has held increasingly senior positions in Operations, Change Delivery Management, Distributed Networks, Direct Banking and IT. She was formerly Group Head of Change Delivery Management for HSBC Holdings plc and Chief Information Officer of HSBC Bank USA.



Douglas Flint

Group Chairman

Douglas Flint is Group Chairman of HSBC Holdings plc.

He began his career with Peat Marwick Mitchell & Co. (now KPMG) where he trained as a chartered accountant. He was appointed a partner of the firm in 1988.

Mr Flint specialised in banking, multinational financial reporting, treasury and securities trading operations, group re-organisations and litigation support while at KPMG. He joined the HSBC Group as Group Finance Director-Designate on 30 September 1995 and was appointed to the Board on 1 December 1995. In February 2010, Mr Flint's responsibilities were broadened to that of Chief Financial Officer, Executive Director Risk and Regulation.



Stuart Gulliver

Group Chief Executive

Age 51. Group Chief Executive and Chairman of the Group Management Board since 1 January 2011. An Executive Director since 2008. Joined HSBC in 1980. Appointed a Group General Manager in 2000 and a Group Managing Director in 2004. Chairman of The Hongkong and Shanghai Banking Corporation Limited with effect from 1 January 2011. Chairman of HSBC France since January 2009 and of HSBC Private Banking Holdings (Suisse) SA since 25 February 2010. Deputy Chairman of HSBC Trinkaus & Burkhardt AG since 2007 and a member of its Supervisory Board since 2006. Chairman, Europe, Middle East and Global Businesses until 31 December 2010. Chairman of HSBC Bank plc from 21 April 2010 to 31 December 2010 and of HSBC Bank Middle East Limited from 15 February 2010 to 31 December 2010. Head of Global Banking and Markets from 2006 to 2010 and co-head from 2003 to 2006. Head of Global Markets from 2002 to 2003. Head of Treasury and Capital Markets in Asia-Pacific from 1996 to 2002.

Mr Gulliver is a career banker with more than 30 years' international experience with HSBC. He played a leading role in developing and expanding Global Banking and Markets, the wholesale banking division of the Group with operations in over 65 countries and territories.



Andreas Schmitz

Chairman of the Management Board, Germany

Chairman of the Management Board, HSBC Trinkaus & Burkhardt AG, Germany. Responsible for Global Banking. Joined HSBC in 1989.

Currently he is President of the Association of German Banks.



Antonio Simoes

Group Head of Strategy and Planning, HSBC Holdings plc.

Antonio Simoes (Group General Manager), is Group Head of Strategy & Planning, HSBC Holdings plc. He is based in Hong Kong and reports directly to Stuart Gulliver, Group CEO. He is responsible for (i) shaping the overall strategy; (ii) portfolio management, (iii) executing acquisitions and disposals; and (iv) leading major strategic projects. He attends Group Management Board.

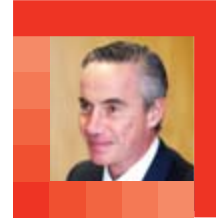
Antonio joined HSBC in September 2007 from McKinsey & Company, where he was a partner in the company's London office. During his 10 years at McKinsey, Antonio worked in financial services across several geographies.



Luis Pena Kegel

Chief Executive, HSBC Mexico

Chief Executive HSBC Mexico. Joined HSBC in May 2008.
Appointed a Group General Manager in May 2008.

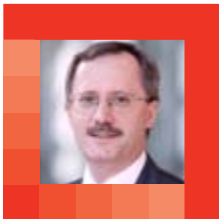


Sandy Flockhart

Chairman EMEA, Latin America, Commercial Banking & HSBC Bank Plc

Sandy Flockhart is an Executive Director of the HSBC Group, as well as Chairman, Europe, Middle East, Africa, Latin America, and Commercial Banking. He is also Chairman of HSBC Bank plc and a non-executive director of HSBC Bank Australia Limited.

A career banker and an emerging markets specialist with over 35 years' experience with HSBC across Latin America, the Middle East, US and Asia, Mr Flockhart is now based in the UK, with global responsibility for Commercial Banking and HSBC's European, Middle East, African and Latin American businesses. He is also a member of the HSBC Holdings plc Group Management Board.



Russell Picot

Group General Manager and Group Chief Accounting Officer, HSBC Holdings plc

Russell Picot is a Group General Manager and the Group Chief Accounting Officer at HSBC Holdings plc, which he joined in 1993. His responsibilities include Group financial and regulatory reporting and accounting policy development. He is a director of the HSBC UK Bank Pension Trust and chairman of the Audit, Operations and Discretions Committee and also a director of HSBC Asia Pacific Holdings (UK) Limited.

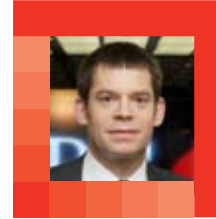


Iain Mackay

Group Finance Director

Age 49. An Executive Director since 3 December 2010. Joined HSBC in 2007. A Director of Hang Seng Bank Limited until December 2010. Chief Financial Officer, Asia Pacific from September 2009 to 2 December 2010 and Chief Financial Officer, North America from 2007 to September 2009. Former appointments include: Vice President and Chief Financial Officer of GE Consumer Finance and Vice President and Chief Financial Officer of GE Healthcare – Global Diagnostic Imaging.

Mr Mackay has extensive financial and international experience. He has worked in London, Paris, USA and Asia. He received an MA from Aberdeen University and is a member of the Institute of Chartered Accountants of Scotland.



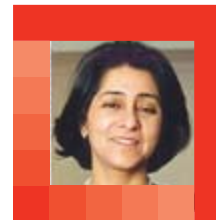
Joe Garner

Deputy CEO and Head of UK Retail Bank, HSBC Bank Plc

Deputy CEO and Head of UK Retail Bank

Deputy CEO and Head of UK Retail Bank, HSBC Bank plc. Previously Group General Manager, Personal Financial Services, UK. Joined HSBC in 2004. Appointed a Group General Manager in 2006.

From 2001 – 2004 worked in a variety of Marketing and Operational roles at Dixons Group Plc.



Naina L Kidwai

Country Head, HSBC India

Director HSBC Asia-Pacific and Country Head, HSBC India. Joined HSBC in 2002. Was appointed a Group General Manager in 2006 and a Director on the Asia-Pacific Board in October 2010.



Irene Dorner

President and Chief Executive Officer, HSBC Bank USA, N.A.

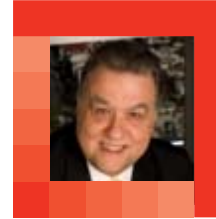
Irene Dorner was named President and CEO of HSBC USA Inc. and HSBC Bank USA, N.A. in January 2010, subsidiaries of HSBC Holdings plc (NYSE:HBC), one of the world's largest banking and financial services organisations. She also serves as Director HSBC North America Holdings Inc., HSBC USA Inc. and HSBC Bank USA, N.A.



Conrado Engel

Chief Executive Officer Brazil

Chief Executive Officer, HSBC Bank Brasil S.A. – Banco Múltiplo. Joined HSBC in 2003. Asia Regional Director of PFS from January 2007 to June 2009. Appointed a Group General Manager in May 2008.



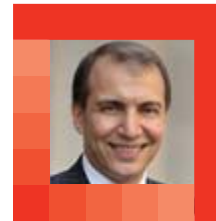
Emilson Alonso

Head of HSBC Latin America

Group Managing Director and Head of HSBC Latin America and the Caribbean. A Group Managing Director since 2008. Joined HSBC in 1997.

Appointed a Group General Manager in 2006. Chairman of Grupo Financiero HSBC, S.A. de C.V., and HSBC Mexico, S.A., Institucion de Banca Multiple, Grupo Financiero HSBC. President of the Board of Directors of HSBC Bank (Panama) S.A., A director of HSBC Latin America Holdings (UK) Limited and HSBC Argentina Holdings S.A.

A director of HSBC Bank Brasil S.A. - Banco Multiplo and Managing Director of HSBC Serviços e Participações Ltda from 2004 to 2008. Managing Director of HSBC (Brasil) Administradora de Consorcio Ltda. from 2001 to 2008.



Samir Assaf

Chief Executive Officer, Global Banking & Markets

Samir Assaf is Chief Executive of Global Banking and Markets. He is also a Group Managing Director and a member of the Group Management Board. Mr Assaf assumed these responsibilities on 1 January, 2011. Mr Assaf joined HSBC in 2000 when the bank acquired CCF. At HSBC, he started as Head of Fixed Income Trading, Europe, and Head of Global Markets at HSBC France. In 2006, he was promoted to Head of Global Markets, EMEA, and in 2007, assumed the additional role of Deputy Head of Global Markets.

Mr Assaf became Head of Global Markets in January 2008 and a Group General Manager in May 2008. He was given management responsibility for Global Research in September 2009 and joint management responsibility for HSBC Securities Services in 2010.



Niall Booker

Chief Executive North America

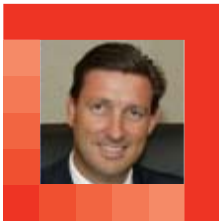
Chief Executive Officer, HSBC North America Holdings Inc. and a Group Managing Director since 1 August 2010. Joined HSBC in 1981. Appointed a Group General Manager in 2004. Chief Executive Officer of HSBC Finance Corporation from 2008 to July 2010. Deputy Chairman and Chief Executive Officer of HSBC Bank Middle East Limited from 2006 to 2007. Chief Executive Officer, India, from 2002 to 2006.



John E Coverdale

Head of Global Transaction Banking

John Coverdale is Head of Global Transaction Banking (GTB), which is one of HSBC's global product groups. GTB products consist of Payments & Cash Management, Trade and Supply Chain and HSBC Securities Services (including Fund Administration, Custody & Clearing and Corporate Trust & Loan Agency).



Simon Cooper

Deputy Chairman and CEO, Middle East & North Africa

Mr Cooper assumed the position of CEO of HSBC Middle East and North Africa in May 2009

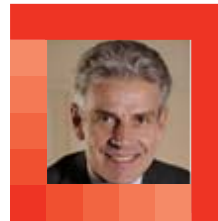
Mr Cooper was appointed a Group General Manager of HSBC in May 2008 and is responsible for HSBC Group's business in the MENA region

He is a Board member of:

HSBC Bank Middle East Limited (Deputy Chairman)

HSBC Bank Egypt S.A.E. (Deputy Chairman)

The Saudi British Bank



Christophe de Backer

Chief Executive Officer, HSBC France

Chief Executive Officer, HSBC France. Joined HSBC in 1990. Appointed a Group General Manager in January 2011.



Peter Boyles

Chief Executive Officer Continental Europe

Chief Executive Officer Continental Europe, Chairman HSBC Turkey, and Deputy Chairman, HSBC France. Joined HSBC in 1975. Appointed a Group General Manager in 2006.



John Flint

Chief Executive, HSBC Global Asset Management

John Flint was appointed Chief Executive of HSBC Global Asset Management in January 2010 and was appointed a Group General Manager in January 2011. He has spent more than 21 years with the HSBC Group.

Mr Flint, 42, joined HSBC Group in October 1989. He spent the first 14 years of his international career with HSBC in Asia helping to establish and expand the HSBC Global Markets Business in the region before moving back to Europe in 2004.

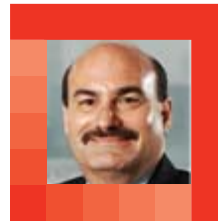
In 2006 he was appointed Group Treasurer and assumed global responsibility for Balance Sheet Management. In 2008, he added the roles of Deputy Head of Global Markets and Head of Global Markets, Europe, Middle East and Africa.



Pat Burke

Chief Executive Officer – HSBC Finance Corporation

Senior Executive Vice President and Chief Executive Officer, HBIO. Joined HSBC in 1989. Appointed a Group General Manager in January 2011.



David Fried

Group Head of Insurance

David Fried was appointed Group General Manager and Group Head of Insurance for HSBC Holdings plc effective 1 April 2010. He has been Group General Manager since May 2008 and Regional Head of Insurance Asia-Pacific for The Hongkong and Shanghai Banking Corporation Limited since October 2006. He has overall responsibility for the insurance and retirement businesses for the HSBC Group.

Mr Fried holds the office of Chairman and Chief Executive Officer, HSBC Insurance (Asia-Pacific) Holdings Limited. He is also the Chairman of HSBC Insurance (Asia) Limited, HSBC Life (International) Limited, Hana HSBC Life Insurance Company Limited and HSBC Life Insurance Company Limited.



Alan Keir

Global Head of Commercial Banking

Group Managing Director, Global Head of Commercial Banking. Joined HSBC in 1981. Appointed a Group General Manager in 2006. Appointed Group Managing Director, Global Head of Commercial Banking and member of the Group Management Board in January 2011.



Ann Almeida

Group Head of Human Resources

A Group Managing Director since February 2008. Joined HSBC in 1992. Appointed a Group General Manager in 2007. Global Head of Human Resources for Global Banking and Markets, Private Banking, Global Transaction Banking and HSBC Amanah from 1996 to 2007.

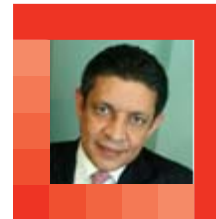


Mark McCombe

Chief Executive Officer, Hong Kong

Mark McCombe is Chief Executive Officer, Hong Kong, for The Hongkong and Shanghai Banking Corporation Limited. He is also a Group General Manager of HSBC Holdings plc, a Director of HSBC Insurance (Asia) Ltd and HSBC Life (International) Ltd, a Chairman of HSBC Global Asset Management (HK) Ltd, a Vice Chairman of HSBC Jintrust Fund Management Company Ltd, and a Non-Executive Director of Hang Seng Bank Ltd.

Mr McCombe is Chairman of the Board of Hong Kong Interbank Clearing Limited (HKICL) and HKICL Services Limited serves on the Committee of the Hong Kong Association of Banks and is a member of the Risk Management Committee of Hong Kong Exchanges and Clearing Limited.



Mohammad Al Tuwajiri

Regional Head of Global Banking, Markets and Private Banking

Mohammad Al Tuwajiri is Regional Head of Global Banking, Markets and Private Banking, HSBC Group, Middle East and North Africa, a position he started in June 2010. He is also a Board Member at HSBC Saudi Arabia Limited and The Saudi British Bank. Prior to this, Mr Al Tuwajiri was with JP Morgan where he headed the Saudi Arabian business. He initially joined the HSBC group in 1995.

Mr Al Tuwajiri has served as an elected Chairman of the Saudi Treasurers Committee, a professional body that communicates the market's feedback and monetary policies to the central bank. He is also a Member of the Saudi Management Association and a Member of the GCC Board of Directors Institute.



Peter Wong

Chief Executive, Asia

Peter Wong Tung Shun is Chief Executive of The Hongkong and Shanghai Banking Corporation Limited, overseeing the operations of HSBC's personal, commercial, corporate banking and related financial services in 24 countries and territories in the Asia-Pacific region. He is also Group Managing Director and a member of the Group Management Board of HSBC Holdings plc.

Mr Wong also serves on the boards of a number of entities within the HSBC Group, including Deputy Chairman and Non-executive Director of HSBC Bank (China) Company Limited, Chairman and Non-executive Director of HSBC Bank Malaysia Berhad, Vice Chairman and Non-executive Director of HSBC Bank Vietnam Limited, Non-executive Director of Hang Seng Bank Limited.



Chris Meares

Chief Executive Officer, Global Private Banking

Chief Executive Officer, Global Private Banking, since November 2006. Joined HSBC in 1980. Appointed a Group General Manager in 2006.

Chairman of HSBC Private Bank (UK) Limited, HSBC Private Bank (Monaco) SA and HSBC Alternative Investments Limited. Director of HSBC Private Banking Holdings (Suisse) SA and HSBC Private Bank (Suisse) SA.



Marc Moses

Group Chief Risk Officer

Group Managing Director and Group Chief Risk Officer. Previously Chief Financial and Risk Officer and Head of Infrastructure for Europe, Middle East and Global Businesses (with oversight of Finance and Risk). Joined HSBC in 2005. Appointed a Group General Manager in May 2010.



Sean O'Sullivan

Group Chief Technology and Services Officer

Group Chief Technology and Services Officer. Joined HSBC in 1980. Appointed a Group General Manager in May 2010, and was previously Chief Technology and Services Officer, UK, from 2007 to 2011 and Chief Operating Officer, HSBC Bank Canada, from 2004 to 2007.

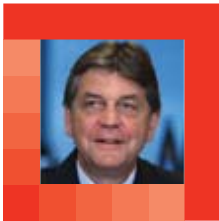


Paul Thurston

Chief Executive, Retail Banking and Wealth Management

Group Managing Director and Chief Executive, Retail Banking and Wealth Management. Previously Chief Executive, HSBC Bank plc. A Group Managing Director since May 2008. Joined HSBC in 1975. Appointed a Group General Manager in 2003. A Director of HSBC Bank plc since June 2008.

A Director of The Hongkong and Shanghai Banking Corporation Limited from April 2011 and of HSBC Private Banking Holdings (Suisse) SA from March 2011. Former Chairman of Grupo Financiero HSBC, S.A. de C.V. and former Chief Executive Officer of HSBC México, S.A., Institución de Banca Múltiple, Grupo Financiero HSBC.



Brian Robertson

Europe Chief Executive Officer

Group Managing Director and Chief Executive, HSBC Bank plc. Previously Group Chief Risk Officer. A Group Managing Director since February 2008. Joined HSBC in 1975. Appointed a Group General Manager in 2003. Group General Manager, Group Credit and Risk, from 2005 to 2007. Head of Global Banking and Markets for North America from 2003 to 2005.



Helen Wong

Chief Executive Officer, China

Helen Wong is Group General Manager, President and Chief Executive Officer of HSBC Bank (China) Company Limited and an Executive Director of the Board of HSBC China.

Ms Wong has over 25 years of extensive commercial and investment banking experience in Greater China and the Asia-Pacific region. She joined the HSBC Group in 1992 and has served as Manager Syndicated Finance, Senior Capital Markets Manager, Head of Debt Capital Markets Greater China and Managing Director of Global Banking in Hong Kong. She has held leading roles in spearheading projects and new businesses that have supported the expansion of HSBC's capital markets franchise in Asia. As a key management team member in Global Banking, she was responsible for the coverage of government and major Greater China corporate businesses in Hong Kong.