



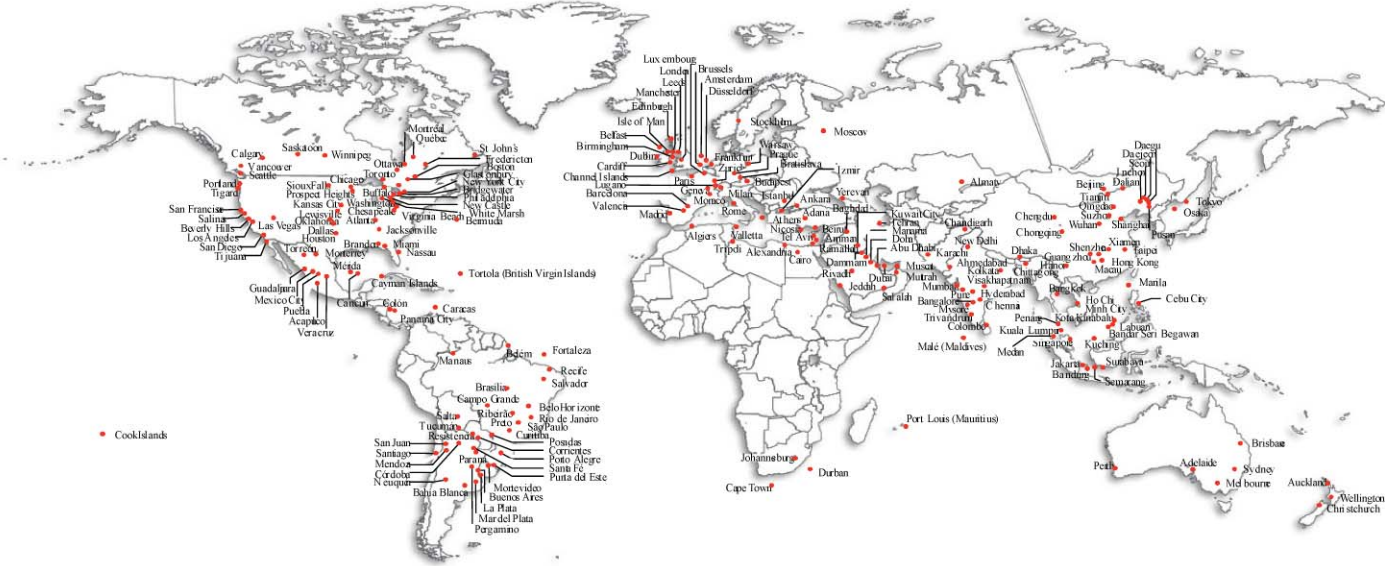
# Achieving sustainable advantage and value from a global business

MICHAEL GEORGEAN  
GROUP CHIEF EXECUTIVE  
HSBC HOLDINGS PLC

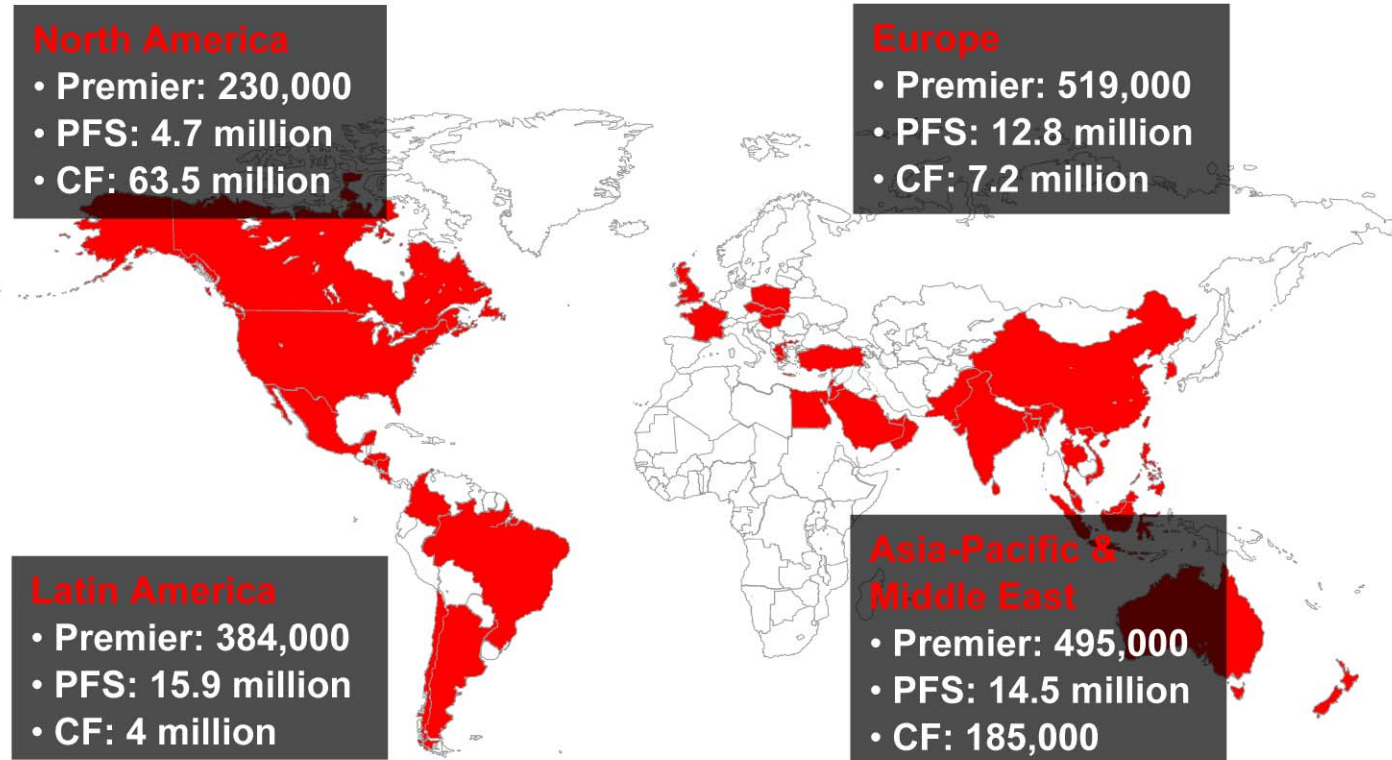
14 JUNE 2007

# HSBC's global distribution

International network - 83 countries and territories - over 10,000 offices

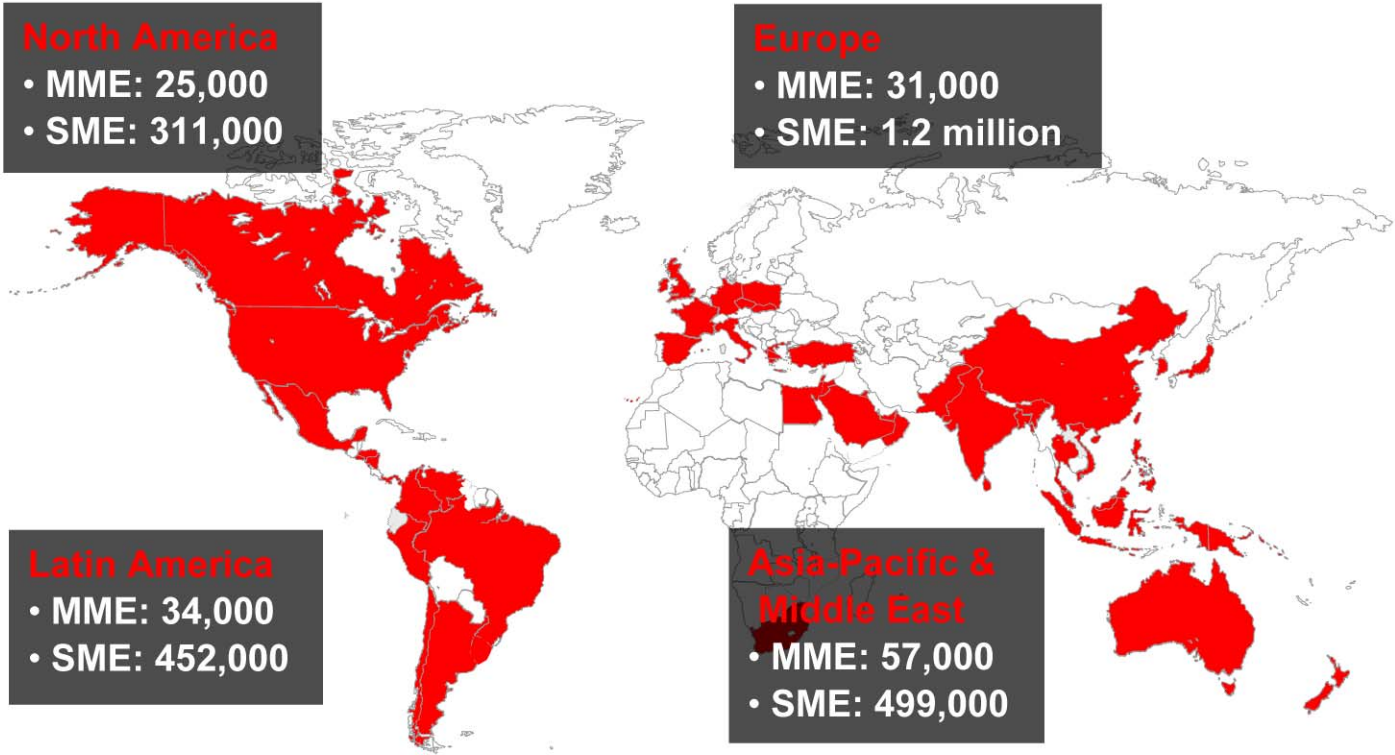


# Personal Financial Services



Strategy: to be the world's preferred provider with a top class ethical sales and service culture

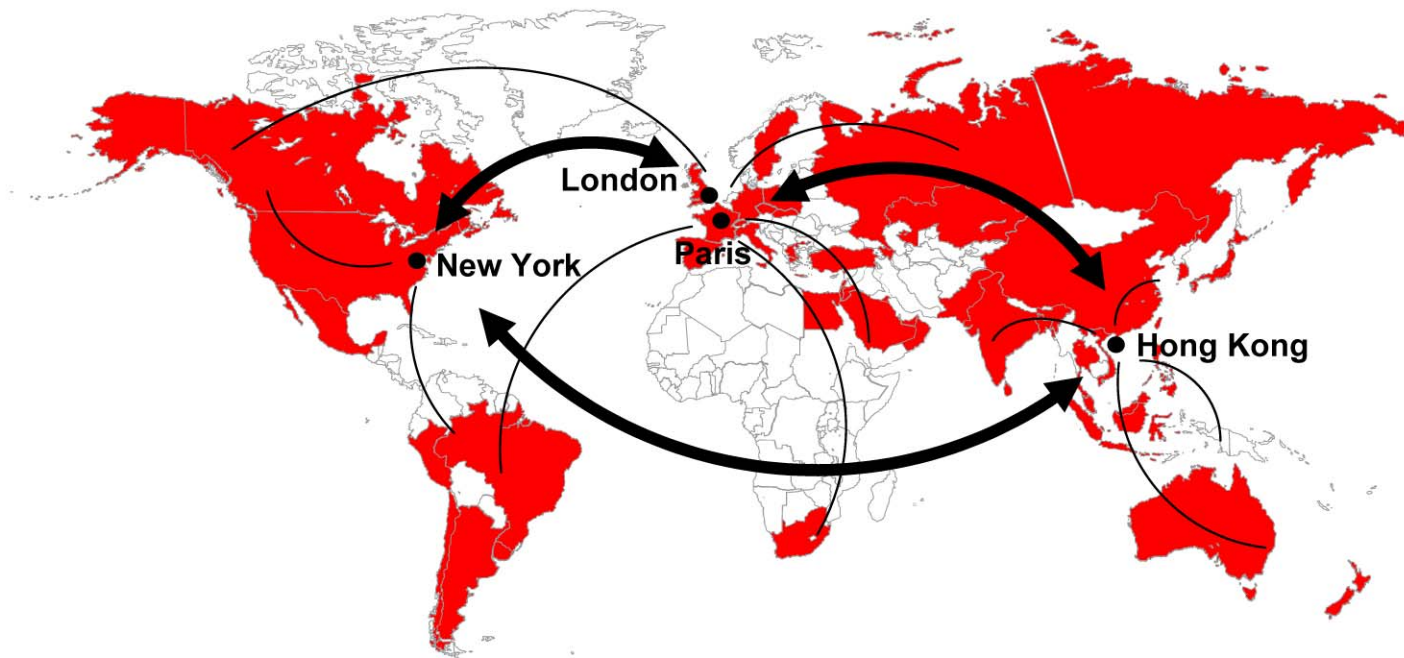
# Commercial Banking



Strategy: to be the 'Leading International Business' and 'Best Small Business' bank



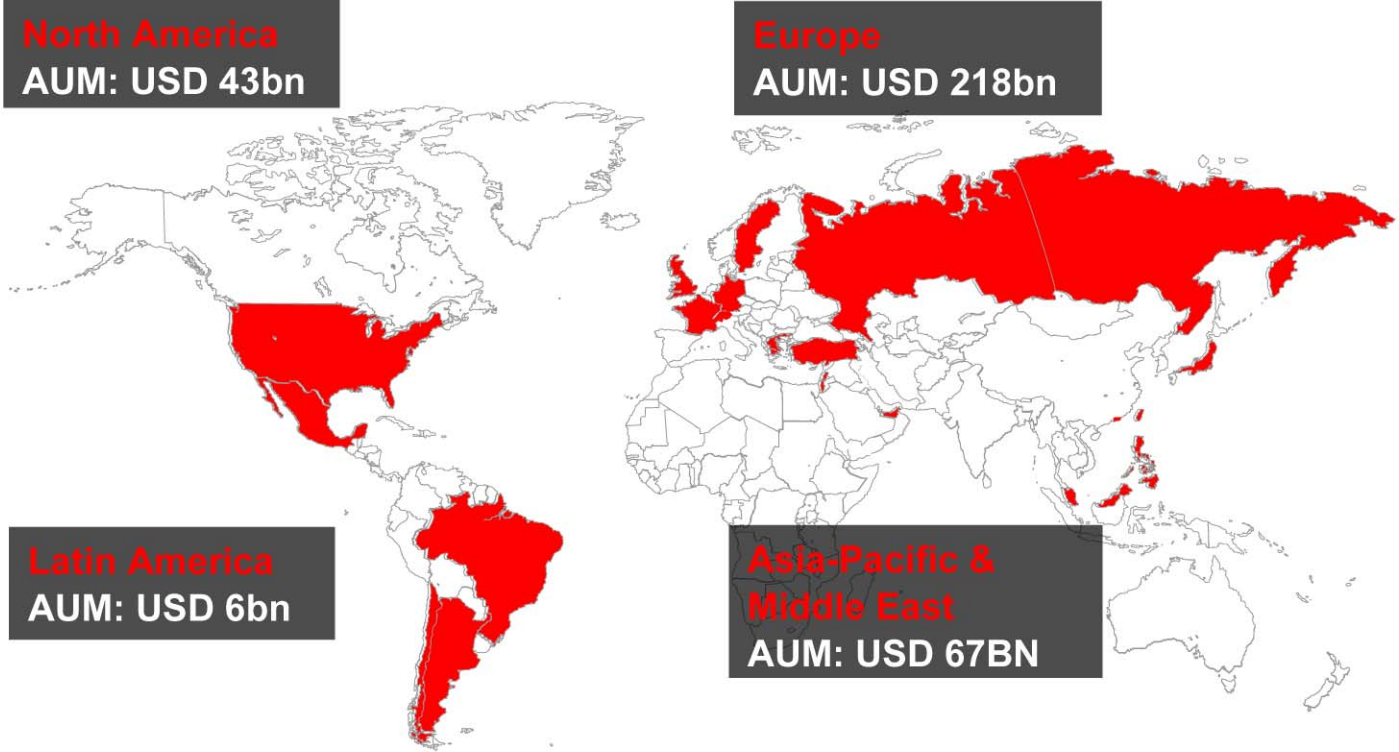
# Corporate, Investment Banking and Markets



Strategy: Emerging markets-led and financing focussed



# Private Banking



Strategy: be one of the world's leading international private banks



# 2G Platform

## HSBC Direct (HSBC USA Inc – 31Dec06 - USDbn)

- Direct deposits: 7.2
- Total deposits: 83.4

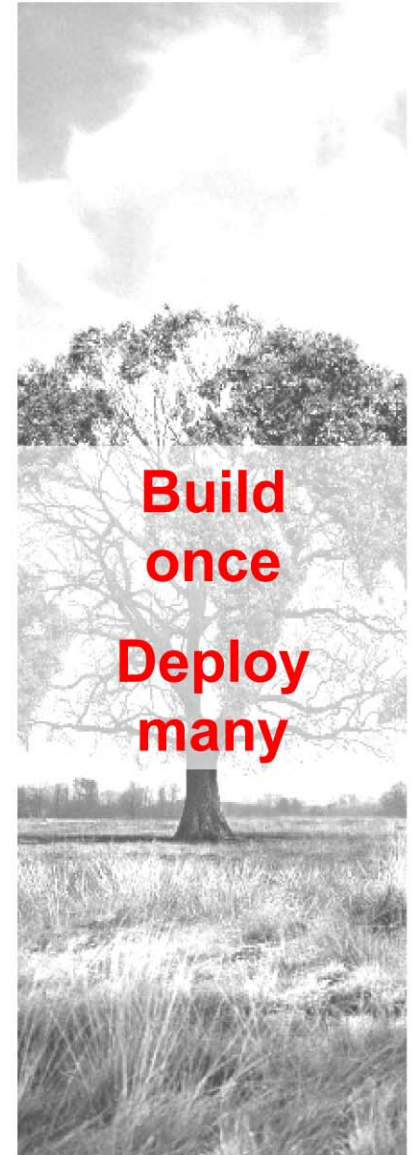
## Hong Kong Stock trade transactions

- Month of April 2007: 522,000
- YTD at April 2007: 2,069,000

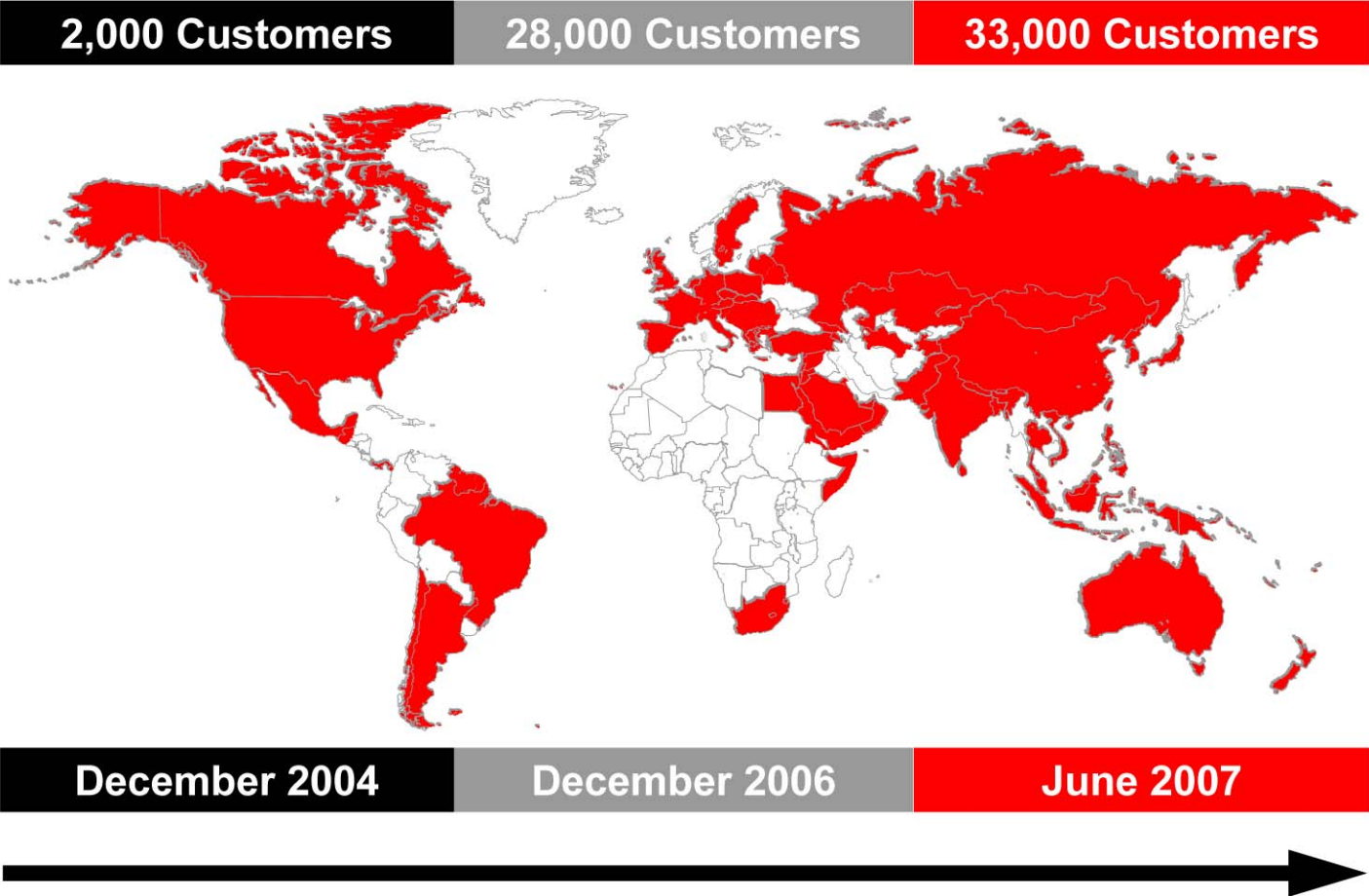
January 2005

December 2006

March 07

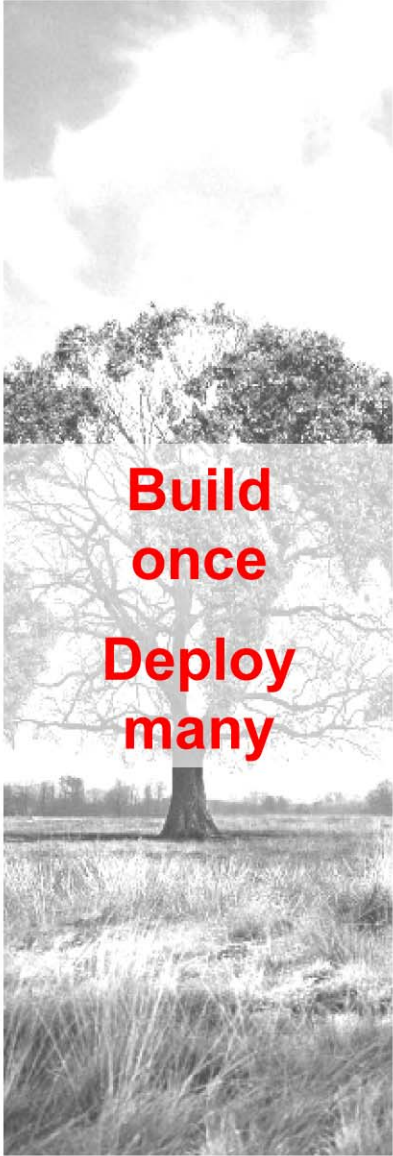
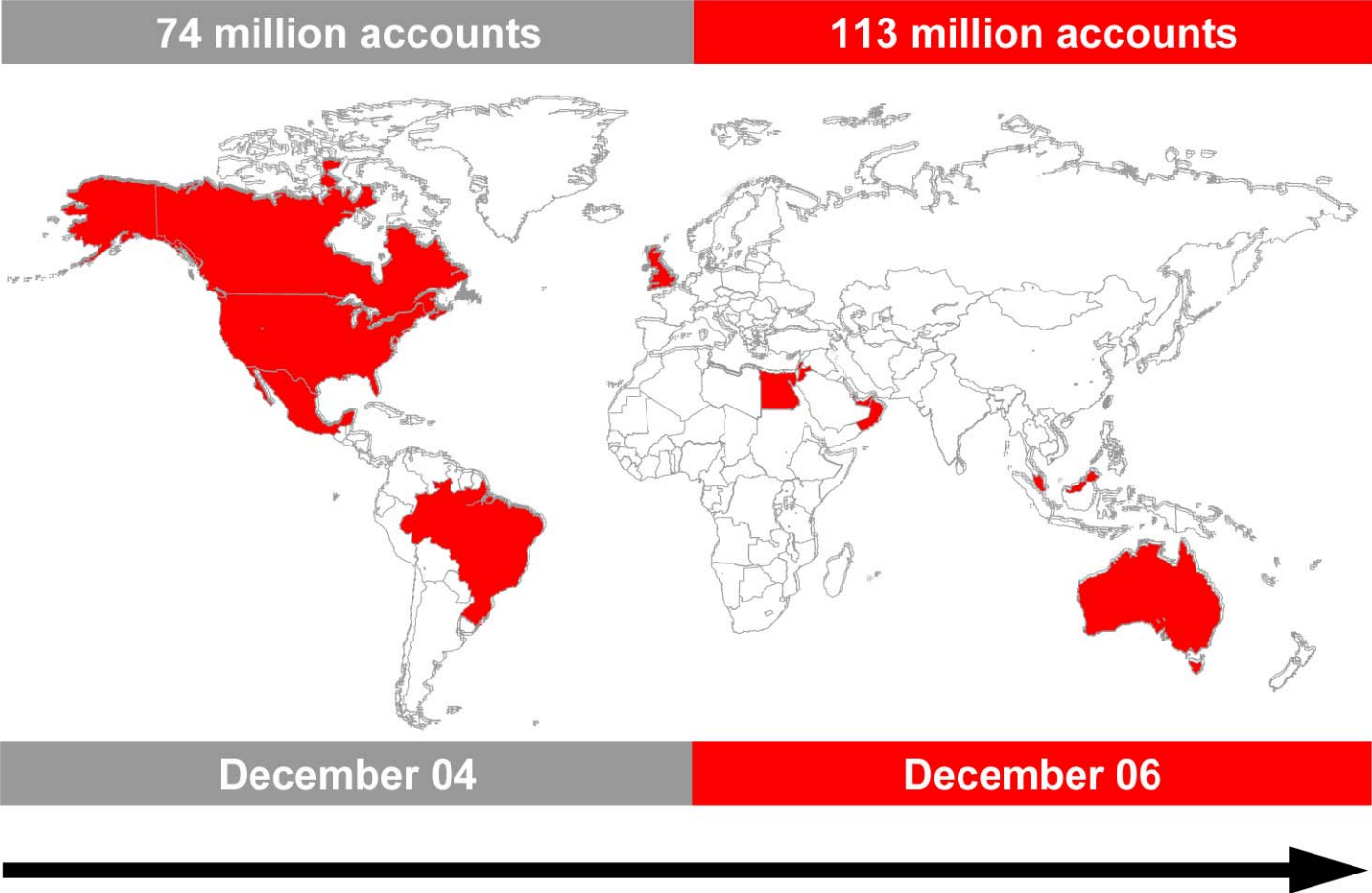


# HSBCnet





# Credit card system (Whirl)



# Customer Relationship Management systems

## PFS

- Building common CRM platform across all entities
- Multi-channel capabilities to meet customer needs
- Share and implement best practice

## Premier

- Identification of Premier customers
- Global links and smart forms to support account opening
- Understanding and managing of global relationship

## CMB

### Leading International Business

- Global links: cross border referral system
- CMB customer directory
- CMB smart forms: cross border account opening

## CIBM

### ClientVision

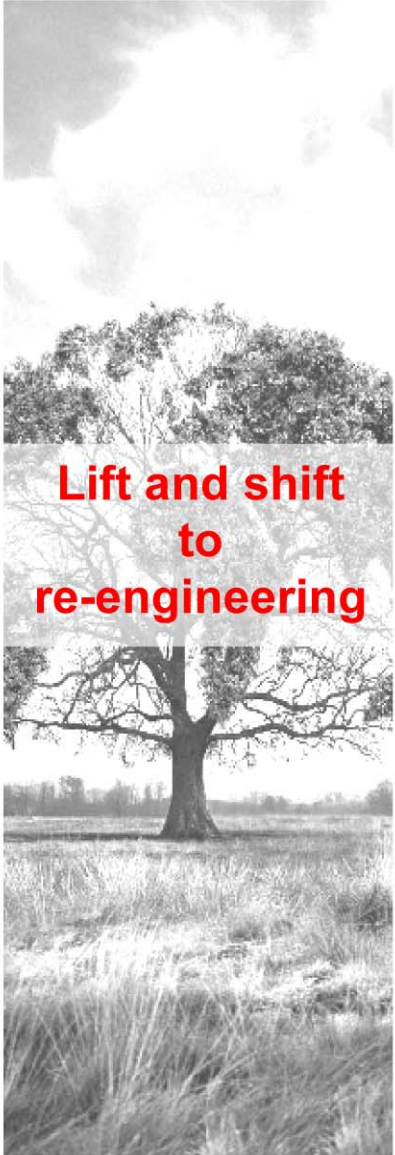
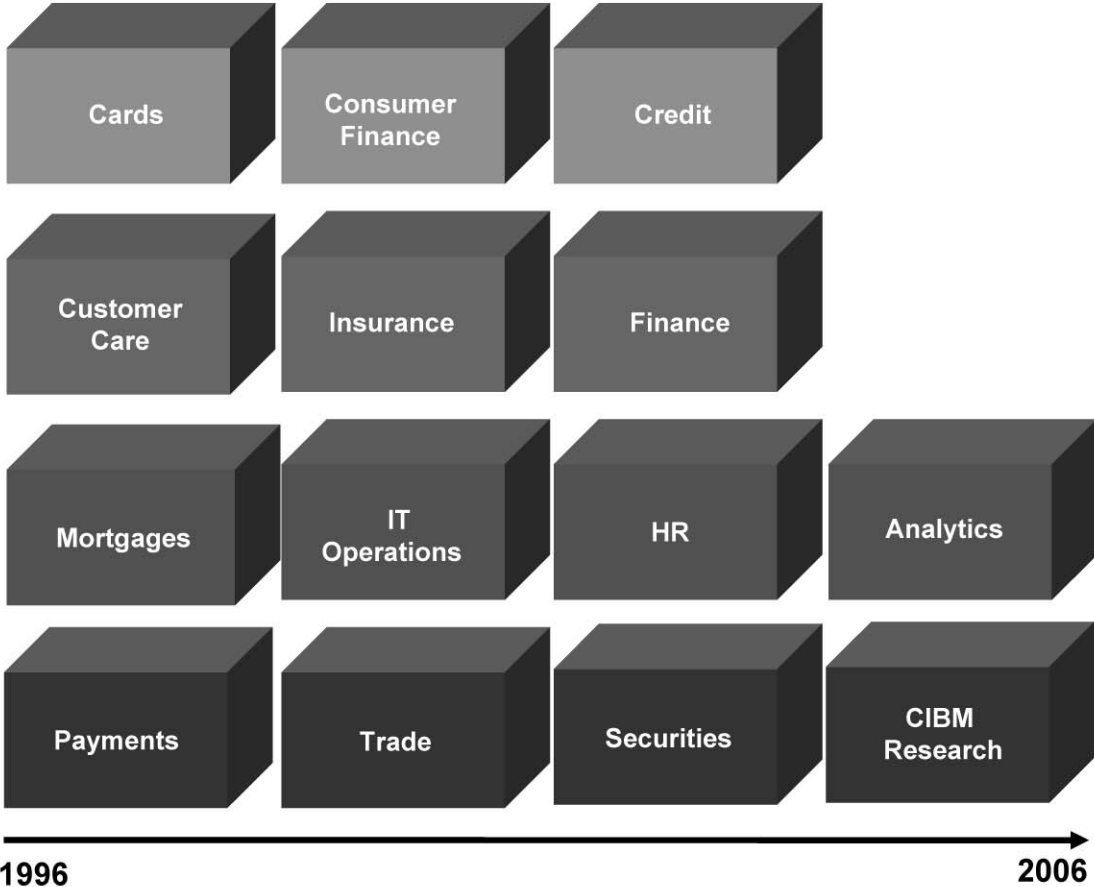
- Central database linking all client information globally
- Optimise planning, activity and decision making globally
- Global view of return on RWA and client research



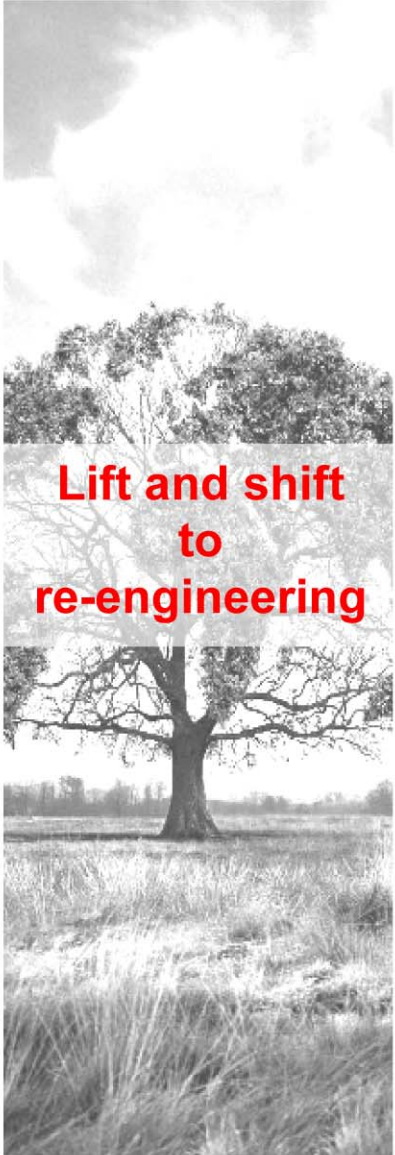
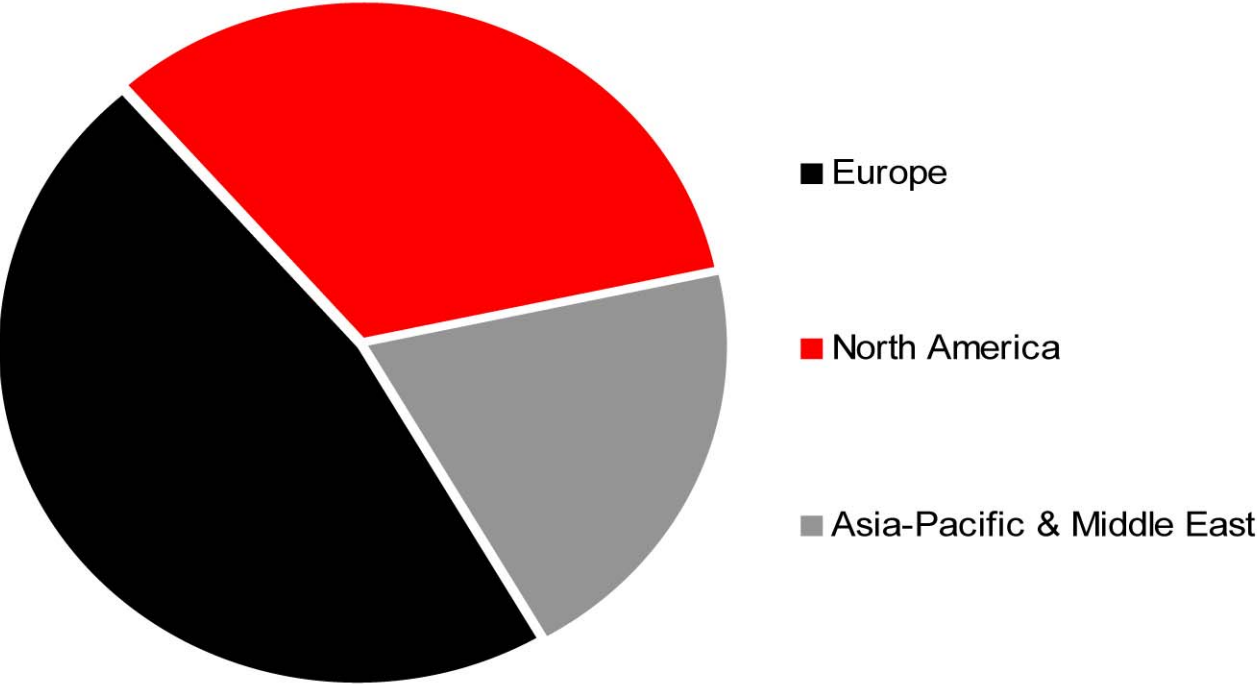
# Global processing



# Global processing – centres of excellence



# Global processing centres – our internal customers



# Our people, our culture

## North America: 59,000 employees

Brendan McDonagh,  
Chief Executive, HSBC Finance Corp  
Paul Lawrence  
Chief Executive, HSBC USA Inc

## Europe: 87,000 employees

Michael Geoghegan, Group Chief Executive  
Douglas Flint, Group Finance Director  
David Hodgkinson, Chief Operating Officer  
Stuart Gulliver, Chief Executive CIBM  
Clive Bannister, Chief Executive, Insurance  
Dyfrig John, Chief Executive, HSBC Bank plc  
C-H Filippi, Chief Executive, HSBC France

## Asia & M.E.: 108,000 employees

Vincent Cheng,  
Chairman, Hong Kong and Asia Pacific

## Latin America: 67,000 employees

Sandy Flockhart, Chief Executive  
Latin America and the Caribbean



**Progressive**  
**Perceptive**  
**Responsive**  
**Respectful**  
**Fair**

# Our organisation

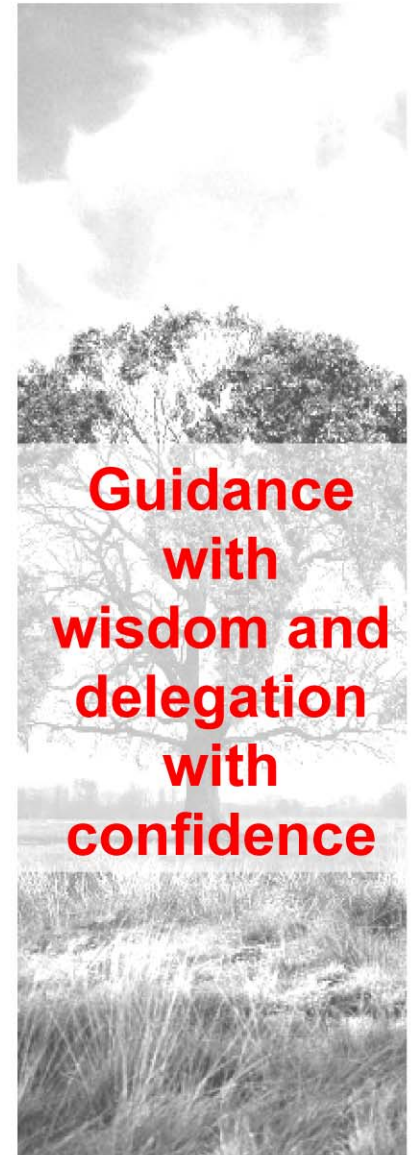
## Head office

- centres of excellence
- international nature and diversity



## Regional and local executives

- responsible for P&L and balance sheet
- rewarded for domestic and international business



## Record results, despite US mortgage issue

Revenue

**US\$65bn**

(up 13%)

Profit before tax

**US\$22.1bn**

(up 5%)

Strong capital

**9.4%**

(Tier 1)

Revenue growth

**Double digit**

(third year running)

Cost efficiency

**51.3%**

(maintained flat ratio)

Earnings per share

**US\$1.40**

(up 3%)

Joined \$bn club

**US\$1bn +**

(PBT over US\$1bn for first time in Mexico, Middle East, Private Banking, Commercial Banking in Asia, ex HK)

Added extra

**US\$1bn**

(Commercial Banking globally)

Dividends

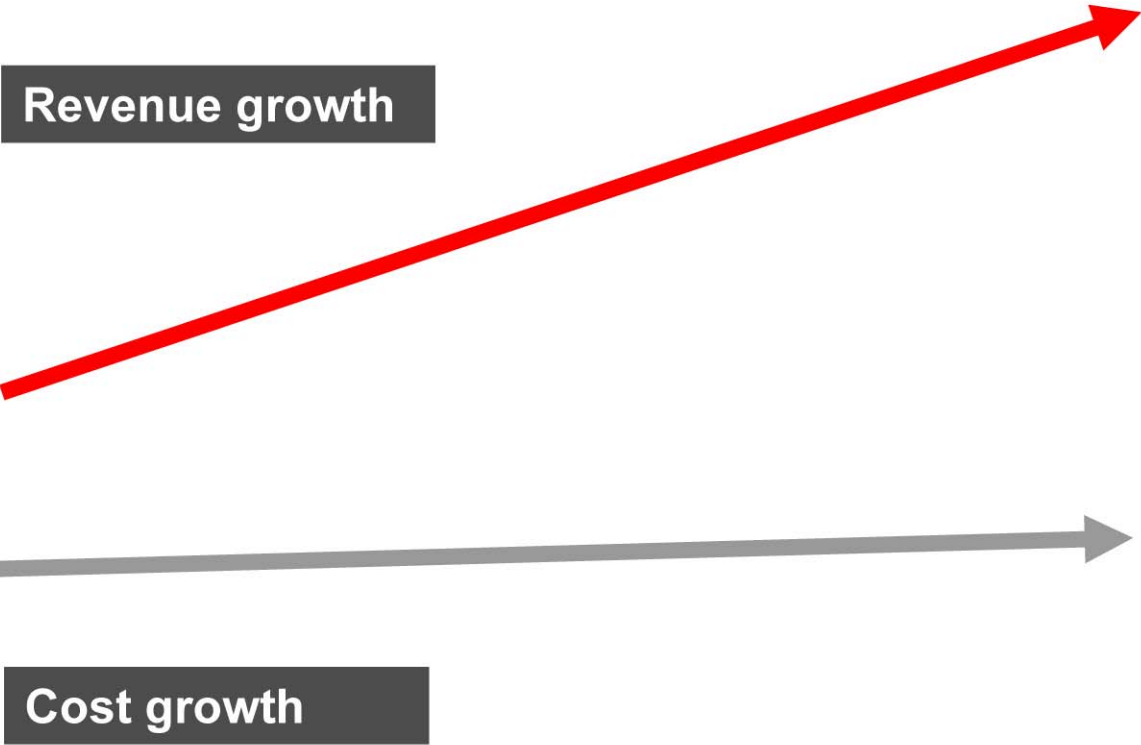
**US\$0.81**

(per share, up 11 per cent in respect of 2006)





# HSBC's global distribution



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Question  
and  
answer