



***COMPANY ANNOUNCEMENT***

The following is a Company Announcement by HSBC Bank Malta p.l.c. pursuant to Malta Financial Services Authority Listing Rules 8.7.4, 8.7.21 and 9.35.2:

***Quote:***

The Board of Directors of HSBC Bank Malta p.l.c. has approved the attached Preliminary Statement of annual results for the financial year ended 31 December 2007 as agreed to with the auditors KPMG.

The Board of Directors resolved to recommend that the Annual General Meeting to be held on 4 April 2008 approves the payment of a final ordinary dividend of €0.148 (Lm0.064) gross per share (€0.096 (Lm0.041) net per share). This will be paid on 29 April 2008 to shareholders who are on the company's register of shareholders as at 29 February 2008.

***Unquote***

A handwritten signature in black ink, appearing to read "G. Brancalone".

**Dr George Brancalone LL.D.**  
**Company Secretary**

**18 February 2008**

**HSBC Bank Malta p.l.c.**

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*Registered in Malta number C3177. Registered Office: 233 Republic Street, Valletta VLT 1116  
Regulated by the Malta Financial Services Authority and listed on the Malta Stock Exchange.  
Licensed to conduct Investment Services business by the Malta Financial Services Authority.*

**HSBC BANK MALTA p.l.c.**  
**PRELIMINARY PROFITS STATEMENT**  
**FOR THE YEAR ENDED 31 DECEMBER 2007**

*The preliminary profit statement is published pursuant to Listing Rule 9.35 of the MFSA Listing Authority and Article 4 (2) (b) of the Prevention of Financial Markets Abuse (Disclosure and Notification) Regulations, 2005. Figures have been extracted from HSBC Bank Malta p.l.c.'s Annual Report and Accounts which have been audited by KPMG.*

*These financial statements have been prepared and presented in accordance with the provisions of the Banking Act, 1994 and the Companies Act, 1995 which requires adherence to International Financial Reporting Standards.*

**Overview**

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During the year ended 31 December 2007, HSBC Bank Malta p.l.c. and its subsidiaries generated a profit on ordinary activities before tax of Lm49.2 million (€14.7 million), an increase of Lm7.8 million (€8.3 million) or 19.0 per cent, compared to 2006.

Profit attributable to shareholders was Lm32.8 million (€76.4 million), an increase of Lm6.0 million (€3.9 million) or 22.2 per cent over prior year figures.

Earnings per share increased to 11.2 cents (€0.262) from a 2006 figure of 9.2 cents (€0.214).

**Commentary by Shaun Wallis, Director and Chief Executive Officer, HSBC Bank Malta**

“2007 has been a transformational year for HSBC Bank Malta p.l.c. Record volumes of business activity across all customer groups and businesses led to excellent results, and at the same time, the successful implementation of major projects and structural changes mean that the bank is well-positioned for the future.

“We continued to invest in our brand. As part of our Corporate Responsibility programme we donated Lm0.45 million (€1.0 million) towards our Children, Environment and Malta’s Heritage initiatives.

“2008 will be another challenging year, given the backdrop of current global market conditions, Malta's fuller membership of the EU and Eurozone, and the resulting increase in competition. In facing these challenges, we have an excellent position. We have a superb customer base, unparalleled local and global distribution network, a strong brand and the global advantages of the HSBC Group. We are confident that we are well-positioned to grow our business further in the future.”

**Performance Review**

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Net interest income grew by Lm7.2 million (€6.8 million) or 15.4 per cent over prior year to Lm54.2 million (€26.2 million). Growth was driven by increased customer loans of 7.6 per cent and customer deposits of 17.5 per cent. Growth in customer loans resulted from increased residential mortgages and commercial lending. There was a strong increase in deposits of Lm258.7 million (€602.6 million) to Lm1,734.2 million (€4,039.5 million) attributable both to increased local demand for savings products and international corporate deposit growth introduced through the HSBC International Banking Centre network.

Non-interest income levels grew by Lm2.5 million (€5.8 million) or 8.7 per cent to Lm31.1 million (€72.5 million), driven by growth in business activity and volumes which were well-spread across the group's core products and service lines. Revenues increased through growth in lending, Trust services, card issuance and usage fees, and retail brokerage. Commission earned on account and transfer services reduced due to increased usage of automated services which are more efficient and less costly for our customers.

Life insurance activities were a significant contributor to group profits generating a 43.0 per cent increase in profitability over the prior year, reaching a profit before tax of Lm5.6 million (€13.0 million). Strong customer demand was supported by new launches of regular premium products and increased volumes of single premium products. Other operating income benefited from the growth in new insurance business by Lm3.3million (€7.6 million).

During the year revaluation gains on the group's investment properties generated Lm1.3 million (€3.0 million) and are included in other operating income.

Operating expenses grew by 4.5 per cent to Lm35.9 million (€83.6 million) from Lm34.3 million (€80.0 million) in 2006. Employee compensation and benefits was unchanged at Lm21.4 million (€49.8 million) in spite of a 2.5 per cent increase in wages and salaries as higher staff turnover and lower voluntary retirement benefits costs offset the effect of the increase. General and administrative expenses increased by Lm1.7 million (€4.0 million) to Lm11.5 million (€26.7 million) largely as a result of investment in a large number of mandatory projects including euro conversion and adoption of SEPA legislation, as well as the cost of increased business volumes and increased regulatory fees.

Overall the group's cost income ratio improved to 42.1 per cent in 2007 from 45.5 per cent in 2006.

The tax charge for the year increased by 13.0 per cent to Lm16.5 million (€38.3 million) and the effective tax rate fell marginally to 33.4 per cent. Another Lm1.1 million (€2.7 million) was charged in VAT and a further Lm1.1 million (€2.7 million) in employers' national insurance contribution.

Loans and advances to customers increased by Lm85.5 million (€199.1 million) to Lm1,211.6 million (€2,822.3 million) with growth spread across both personal and commercial sectors. The advances to deposits ratio improved to 69.9 per cent from 76.3 per cent in 2006 as a result of strong growth in deposits.

An overall improvement in the credit quality of the lending book resulted from good credit management and bad debt recovery against favourable economic conditions. This led to a reduction in non-performing loans from Lm43.7 million (€101.9 million) to Lm35.0 million (€81.6 million). As a result, the aggregate amount of non-performing loans improved to 2.8 per cent of gross loans and advances from 3.8 per cent at the end of 2006.

The solvency ratio stands at 11.3 per cent.

The Board is recommending to the Annual General Meeting to be held on 4 April 2008 a final ordinary dividend of €0.148 (Lm0.064) gross per share (€0.096 (Lm0.041) net per share) scheduled to be paid on 29 April 2008. The final dividend will be payable to shareholders on the bank's register as at 29 February 2008. This, together with the gross interim ordinary dividend of €0.154 (Lm0.066) and gross interim special dividend of €0.093 (Lm0.040), paid on 22 August 2007, produces a total gross dividend for the year of €0.395 (Lm0.170).

**Income Statement for the year 1 January 2007 to 31 December 2007**

	<i>Group</i>		<i>Bank</i>	
	<b>2007</b>	2006	<b>2007</b>	2006
	<b>Lm000</b>	Lm000	<b>Lm000</b>	Lm000
Interest receivable and similar income				
– on loans and advances, balances with Central Bank of Malta, Treasury Bills and derivatives	<b>93,410</b>	72,103	<b>93,446</b>	71,285
– on debt and other fixed income instruments	<b>8,583</b>	8,772	<b>8,583</b>	9,209
Interest payable	<b>(47,799)</b>	(33,913)	<b>(48,557)</b>	(34,378)
<b>Net interest income</b>	<b>54,194</b>	46,962	<b>53,472</b>	46,116
Fees and commissions receivable	<b>14,291</b>	13,848	<b>11,579</b>	10,831
Fees and commissions payable	<b>(985)</b>	(1,175)	<b>(776)</b>	(987)
<b>Net fee and commission income</b>	<b>13,306</b>	12,673	<b>10,803</b>	9,844
Dividend income	<b>141</b>	113	<b>4,145</b>	2,169
Trading profits	<b>7,206</b>	7,335	<b>7,206</b>	7,335
Net income from financial instruments designated at fair value through profit or loss	<b>15</b>	4,768	-	-
Net gains on sale of available-for-sale financial assets	<b>1,519</b>	2,719	<b>1,519</b>	2,719
Net earned insurance premiums	<b>31,446</b>	16,536	-	-
Other operating income	<b>6,802</b>	2,308	<b>1,837</b>	715
<b>Total operating income</b>	<b>114,629</b>	93,414	<b>78,982</b>	68,898
Net insurance claims incurred and movement in policyholders' liabilities	<b>(29,330)</b>	(17,846)	-	-
<b>Net operating income</b>	<b>85,299</b>	75,568	<b>78,982</b>	68,898
Employee compensation and benefits	<b>(21,371)</b>	(21,511)	<b>(20,381)</b>	(20,619)
General and administrative expenses	<b>(11,476)</b>	(9,774)	<b>(10,701)</b>	(9,281)
Depreciation	<b>(2,587)</b>	(2,406)	<b>(2,572)</b>	(2,388)
Amortisation of intangible assets	<b>(448)</b>	(547)	<b>(335)</b>	(464)
Other operating charges	<b>(13)</b>	(109)	<b>(13)</b>	(9)
<b>Net operating income before impairment and Provisions</b>	<b>49,404</b>	41,221	<b>44,980</b>	36,137
Net impairment	<b>(18)</b>	181	<b>(18)</b>	141
Provisions for liabilities and other charges	<b>(146)</b>	(7)	<b>(131)</b>	<b>(7)</b>
<b>Profit before tax</b>	<b>49,240</b>	41,395	<b>44,831</b>	36,271
Tax expense	<b>(16,461)</b>	(14,572)	<b>(14,372)</b>	(12,366)
<b>Profit for the year</b>	<b>32,779</b>	26,823	<b>30,459</b>	23,905
<b>Profit attributable to shareholders of the bank</b>	<b>32,779</b>	26,810	<b>30,459</b>	23,905
<b>Profit attributable to minority interest</b>	-	13	-	-
<b>Earnings per share</b>	<b>11.2c</b>	9.2c	<b>10.4c</b>	8.2c

## Balance Sheet at 31 December 2007

	<i>Group</i>		<i>Bank</i>	
	<b>2007</b>	2006	<b>2007</b>	2006
	<b>Lm000</b>	Lm000	<b>Lm000</b>	Lm000
<b>Assets</b>				
Balances with Central Bank of Malta, Treasury bills and cash	<b>202,688</b>	130,569	<b>202,688</b>	130,569
Cheques in course of collection	<b>1,332</b>	10,535	<b>1,332</b>	10,535
Financial assets held for trading	<b>6,860</b>	10,396	<b>6,860</b>	10,399
Financial assets designated at fair value through profit or loss	<b>118,356</b>	112,476	-	-
Financial investments	<b>196,305</b>	168,138	<b>194,345</b>	168,123
Loans and advances to banks	<b>270,896</b>	256,060	<b>270,861</b>	256,042
Loans and advances to customers	<b>1,211,620</b>	1,126,126	<b>1,211,620</b>	1,126,126
Shares in subsidiary companies	-	-	<b>12,682</b>	9,682
Intangible assets	<b>15,502</b>	10,899	<b>585</b>	794
Property and equipment	<b>33,408</b>	28,612	<b>33,424</b>	28,632
Investment property	<b>5,532</b>	3,417	<b>4,500</b>	2,456
Assets held for sale	<b>5,118</b>	3,978	<b>5,182</b>	4,042
Current tax recoverable	-	806	-	780
Deferred tax assets	-	-	<b>5,033</b>	724
Other assets	<b>11,099</b>	10,713	<b>3,837</b>	2,984
Prepayments and accrued income	<b>16,990</b>	14,589	<b>15,700</b>	13,630
<b>Total assets</b>	<b>2,095,706</b>	1,887,314	<b>1,968,649</b>	1,765,518
<b>Liabilities</b>				
Financial liabilities held for trading	<b>6,458</b>	10,643	<b>6,542</b>	10,693
Amounts owed to banks	<b>37,410</b>	126,328	<b>37,410</b>	126,328
Amounts owed to customers	<b>1,734,154</b>	1,475,450	<b>1,763,562</b>	1,487,906
Provision for current tax	<b>3,626</b>	-	<b>1,034</b>	-
Deferred tax liabilities	<b>266</b>	4,606	-	-
Liabilities to customers under investment contracts	<b>8,134</b>	9,153	-	-
Liabilities under insurance contracts issued	<b>124,902</b>	102,770	-	-
Other liabilities	<b>14,078</b>	13,816	<b>12,775</b>	13,003
Accruals and deferred income	<b>22,816</b>	18,147	<b>22,484</b>	17,936
Provisions for liabilities and other charges	<b>178</b>	32	<b>163</b>	32
Subordinated liabilities	<b>24,883</b>	-	<b>24,883</b>	-
<b>Total liabilities</b>	<b>1,976,905</b>	1,760,945	<b>1,868,853</b>	1,655,898
<b>Equity</b>				
Called up share capital	<b>36,480</b>	36,480	<b>36,480</b>	36,480
Revaluation reserves	<b>10,554</b>	10,629	<b>10,620</b>	10,629
Other reserves	<b>339</b>	242	<b>315</b>	227
Retained earnings	<b>71,428</b>	79,018	<b>52,381</b>	62,284
<b>Total equity</b>	<b>118,801</b>	126,369	<b>99,796</b>	109,620
<b>Total liabilities and equity</b>	<b>2,095,706</b>	1,887,314	<b>1,968,649</b>	1,765,518
<b>Memorandum items</b>				
Contingent liabilities	<b>55,797</b>	59,578	<b>55,807</b>	59,588
Commitments	<b>492,851</b>	456,899	<b>492,851</b>	456,899

The financial statements were approved by the Board of Directors on 18 February 2008 and signed on its behalf by:

Albert Mizzi, *Chairman*

Shaun Wallis, *Chief Executive Officer*

**Statement of Changes in Equity for the year 1 January 2007 to 31 December 2007**

	<i>Attributable to shareholders of the bank</i>						<i>Total equity</i>
	<i>Called up share capital</i>	<i>Revaluation reserves</i>	<i>Other reserves</i>	<i>Retained earnings</i>	<i>Total</i>	<i>Minority interest</i>	
	<b>Lm000</b>	<b>Lm000</b>	<b>Lm000</b>	<b>Lm000</b>	<b>Lm000</b>	<b>Lm000</b>	
<i>Group</i>							
At 1 January 2006	9,120	13,105	4,242	104,906	131,373	328	131,701
Release of net gains on available-for-sale assets transferred to the income statement on disposal	-	(796)	-	(973)	(1,769)	-	(1,769)
Net fair value adjustments on financial investments	-	(1,668)	-	-	(1,668)	-	(1,668)
Release of revaluation reserve on disposal of properties	-	(12)	-	18	6	-	6
Income and expenses recognised directly in equity	-	(2,476)	-	(955)	(3,431)	-	(3,431)
Share capital of subsidiary	-	-	-	-	-	91	91
Disposal of subsidiary company	-	-	-	-	-	(432)	(432)
Bonus share issue	27,360	-	(4,242)	(23,118)	-	-	-
Profit for the year	-	-	-	26,810	26,810	13	26,823
Share based payments	-	-	242	493	735	-	735
Dividends	-	-	-	(29,118)	(29,118)	-	(29,118)
At 31 December 2006	<b>36,480</b>	<b>10,629</b>	<b>242</b>	<b>79,018</b>	<b>126,369</b>	<b>-</b>	<b>126,369</b>
At 1 January 2007	<b>36,480</b>	<b>10,629</b>	<b>242</b>	<b>79,018</b>	<b>126,369</b>	<b>-</b>	<b>126,369</b>
Release of net gains on available-for-sale assets transferred to the income statement on disposal	-	(776)	-	(211)	(987)	-	(987)
Net fair value adjustments on financial investments	-	(2,997)	-	-	(2,997)	-	(2,997)
Net surplus on revaluation of freehold and long leasehold properties	-	3,698	-	-	3,698	-	3,698
Income and expenses recognised directly in equity	-	(75)	-	(211)	(286)	-	(286)
Profit for the year	-	-	-	32,779	32,779	-	32,779
Share based payments	-	-	97	57	154	-	154
Dividends	-	-	-	(40,215)	(40,215)	-	(40,215)
At 31 December 2007	<b>36,480</b>	<b>10,554</b>	<b>339</b>	<b>71,428</b>	<b>118,801</b>	<b>-</b>	<b>118,801</b>

**Statement of Changes in Equity for the year 1 January 2007 to 31 December 2007 (continued)**

	<i>Called up share capital</i>	<i>Revaluation reserves</i>	<i>Other reserves</i>	<i>Retained earnings</i>	<i>Total equity</i>
	<b>Lm000</b>	<b>Lm000</b>	<b>Lm000</b>	<b>Lm000</b>	<b>Lm000</b>
<i>Bank</i>					
At 1 January 2006	9,120	13,041	4,242	93,103	119,506
Release of net gains on available-for-sale assets transferred to the income statement on disposal	-	(796)	-	(973)	(1,769)
Net fair value adjustments on financial investments	-	(1,604)	-	-	(1,604)
Release of revaluation reserve on disposal of properties	-	(12)	-	18	6
Income and expenses recognised directly in equity	-	(2,412)	-	(955)	(3,367)
Bonus share issue	27,360	-	(4,242)	(23,118)	-
Effect of amalgamation of subsidiary	-	-	-	(1,995)	(1,995)
Profit for the year	-	-	-	23,905	23,905
Share based payments	-	-	227	462	689
Dividends	-	-	-	(29,118)	(29,118)
At 31 December 2006	<b>36,480</b>	<b>10,629</b>	<b>227</b>	<b>62,284</b>	<b>109,620</b>
At 1 January 2007	<b>36,480</b>	<b>10,629</b>	<b>227</b>	<b>62,284</b>	<b>109,620</b>
Release of net gains on available-for-sale assets transferred to the income statement on disposal	-	(776)	-	(211)	(987)
Net fair value adjustments on financial investments	-	(2,931)	-	-	(2,931)
Net surplus on revaluation of freehold and long leasehold properties	-	3,698	-	-	3,698
Income and expenses recognised directly in equity	-	(9)	-	(211)	(220)
Profit for the year	-	-	-	30,459	30,459
Share based payments	-	-	88	64	152
Dividends	-	-	-	(40,215)	(40,215)
At 31 December 2007	<b>36,480</b>	<b>10,620</b>	<b>315</b>	<b>52,381</b>	<b>99,796</b>

**Cash Flow Statement for the year 1 January 2007 to 31 December 2007**

	<i>Group</i>		<i>Bank</i>	
	<b>2007</b>	2006	<b>2007</b>	2006
	<b>Lm000</b>	Lm000	<b>Lm000</b>	Lm000
<b>Cash flows from operating activities</b>				
Interest and commission receipts	<b>144,854</b>	109,797	<b>109,992</b>	87,824
Interest and commission payments	<b>(52,604)</b>	(36,601)	<b>(45,162)</b>	(33,491)
Payments to employees and suppliers	<b>(32,815)</b>	(31,952)	<b>(31,168)</b>	(28,770)
Operating profit before changes in operating assets/liabilities	<b>59,435</b>	41,244	<b>33,662</b>	25,563
(Increase)/decrease in operating assets:				
Trading instruments	<b>(6,675)</b>	(16,832)	<b>(579)</b>	(724)
Reserve deposit with Central Bank of Malta	<b>(350)</b>	(6,618)	<b>(350)</b>	(6,618)
Loans and advances to customers and banks	<b>(48,370)</b>	(198,898)	<b>(48,370)</b>	(203,229)
Treasury bills with contractual maturity of over three months	<b>(23,567)</b>	(12,089)	<b>(23,567)</b>	(12,089)
Other receivables	<b>7,894</b>	(844)	<b>8,040</b>	(1,070)
Increase/(decrease) in operating liabilities:				
Customer accounts and amounts owed to banks	<b>173,919</b>	198,053	<b>190,955</b>	196,360
Other payables	<b>(516)</b>	(2,588)	<b>(500)</b>	(2,674)
Net cash from/(used in) operating activities before tax	<b>161,770</b>	1,428	<b>159,291</b>	(4,481)
Tax paid	<b>(14,518)</b>	(10,976)	<b>(14,319)</b>	(10,840)
Net cash from/(used in) operating activities	<b>147,252</b>	(9,548)	<b>144,972</b>	(15,321)
<b>Cash flows from investing activities</b>				
Dividends received	<b>98</b>	74	<b>3,248</b>	1,874
Interest received from financial investments	<b>9,020</b>	11,333	<b>9,020</b>	11,752
Proceeds from sale and maturity of financial investments	<b>83,747</b>	88,891	<b>83,747</b>	118,877
Proceeds on sale of property and equipment	<b>26</b>	80	<b>26</b>	80
Purchase of financial investments	<b>(119,675)</b>	(37,851)	<b>(117,673)</b>	(37,851)
Purchase of property and equipment, investment property and intangible assets	<b>(4,285)</b>	(2,311)	<b>(4,174)</b>	(2,289)
Proceeds on sale/(purchase) of shares in subsidiary company	<b>-</b>	450	<b>(3,000)</b>	450
Net cash (used in)/from investing activities	<b>(31,069)</b>	60,666	<b>(28,806)</b>	92,893



**Cash Flow Statement for the year 1 January 2007 to 31 December 2007 (continued)**

**Cash flows from financing activities**

Dividends paid	(40,215)	(29,118)	(40,215)	(29,118)
Decrease in debt securities in issue	-	(12)	-	-
Issue of subordinated loan stock	25,000	-	25,000	-
Issue of units to minority interest	-	91	-	-
Subordinated loan stock issue costs	(130)	-	(130)	-
Net cash used in financing activities	(15,345)	(29,039)	(15,345)	(29,118)
Effect of amalgamation of subsidiary company on cash and cash equivalents	-	-	-	(65,840)
<b>Increase/(Decrease) in cash and cash equivalents</b>	<b>100,838</b>	22,079	<b>100,821</b>	(17,386)
Effect of exchange rate changes on cash and cash equivalents	(11,702)	(7,014)	(11,702)	(7,014)
Net increase/(decrease) in cash and cash equivalents	112,540	29,093	112,523	(10,372)
	100,838	22,079	100,821	(17,386)
Cash and cash equivalents at beginning of year	158,547	136,468	158,529	175,915
<b>Cash and cash equivalents at end of year</b>	<b>259,385</b>	158,547	<b>259,350</b>	158,529

## Segmental Information

### a Class of business

	<i>Personal Financial Services</i>		<i>Commercial Banking</i>		<i>Global Banking and Markets</i>		<i>Total</i>	
	<b>2007</b> <b>Lm000</b>	2006 Lm000	<b>2007</b> <b>Lm000</b>	2006 Lm000	<b>2007</b> <b>Lm000</b>	2006 Lm000	<b>2007</b> <b>Lm000</b>	2006 Lm000
<i>Group</i>								
<b>Profit before tax</b>								
Segment operating income	<b>40,149</b>	38,552	<b>30,012</b>	26,592	<b>15,138</b>	10,424	<b>85,299</b>	75,568
Segment impairment allowances	<b>(633)</b>	(144)	<b>615</b>	325	-	-	<b>(18)</b>	181
Common costs							<b>(36,041)</b>	(34,354)
<b>Profit before tax</b>							<b>49,240</b>	41,395
<b>Assets</b>								
Segment total assets	<b>767,424</b>	679,457	<b>659,961</b>	651,948	<b>668,321</b>	555,909	<b>2,095,706</b>	1,887,314
Average total assets	<b>723,440</b>	630,984	<b>655,955</b>	631,396	<b>612,115</b>	509,214	<b>1,991,510</b>	1,771,594
Total equity	<b>44,774</b>	47,051	<b>63,308</b>	66,506	<b>10,719</b>	12,812	<b>118,801</b>	126,369

### b Geographical segments

The group's activities are carried out within Malta. There are no identifiable geographical segments or other material concentrations.

## Key Financials in Euros

	<i>Group</i>		<i>Bank</i>	
	<b>2007</b> <b>€000</b>	2006 €000	<b>2007</b> <b>€000</b>	2006 €000
Profit before tax	<b>114,698</b>	96,425	<b>104,428</b>	84,489
Profit attributable to shareholders of the bank	<b>76,355</b>	62,481	<b>70,950</b>	55,684
Earnings per share	<b>26.2c</b>	21.4c	<b>24.3c</b>	19.1c
Total assets	<b>4,881,682</b>	4,396,259	<b>4,585,719</b>	4,112,551
Total equity	<b>276,732</b>	294,361	<b>232,462</b>	255,346

*HSBC Bank Malta p.l.c. is a member of the HSBC Group, whose ultimate parent company is HSBC Holdings plc. Headquartered in London, HSBC Holdings plc is one of the largest banking and financial services organisations in the world. The HSBC Group's international network comprises around 10,000 offices in 83 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.*