

28 March 2024

HSBC Malta Funds Hosts a Wealth Investment Seminar in Navigating the Changing Interest Rate Environment

HSBC Malta Funds SICAV plc, in collaboration with HSBC Global Asset Management (Malta) Ltd. and HSBC Bank Malta plc, successfully hosted a Wealth Investment Seminar titled "How to Navigate the Changing Interest Rate Environment." This landmark event, was met with enthusiastic participation from the general public, underscoring the community's keen interest in different investment strategies with a main focus to the local market amid evolving economic landscapes.

The seminar aimed at increasing awareness and financial literacy in the local market, provided attendees with a comprehensive analysis of the global and local economic outlook. The discussion mainly led by Mr. Olivier Gayno, Chief Investment Officer (HSBC Asset Management France) and Mr. Stefanos Michalis, Senior Portfolio Manager (HSBC Asset Management Malta), centred around the inflationary pressures experienced during the past months and the monetary policy action taken by global central banks' aimed at tapering inflation and the resulting challenges and opportunities created both in the local and international market.

Another highlight of the event was the exploration of various investment strategies and solutions offered to clients through the diverse sub-funds under the HSBC Malta Funds SICAV umbrella, focusing on Fixed Income, Multi-Asset, and Equity strategies. These discussions underscored HSBC Bank Malta plc's commitment to be a wealth manager of choice, and its dedication to offering investment solutions that cater to the unique needs, situations, and aspirations of their clients.

In fact, Ms. Lisa Vella who Heads HSBC's Asset Management team in Malta gave an overview of the team's capabilities by explaining that they are linked into a global network of local experts across more than 20 locations with over 650 investment professionals, managing more than USD 662bn on a global level. "The local investment professionals combine international expertise and focus on delivering value-added solutions through an active, fundamental research driven approach on companies listed on the Malta Stock Exchange and abroad. This allows us to aim for best in class risk-adjusted performance when managing the different strategies under the HSBC Malta Funds SICAV plc umbrella".

This Wealth Investment Seminar is a reflection of HSBC's commitment to not only provide investment opportunities but also to educate, share knowledge and empower their clients to make informed decisions in an ever changing economic and market environment. This event marks a significant step towards HSBC's ongoing journey to provide investment solutions to meet the diverse needs of investors.

Mr. Konrad Borg Myatt, Head of Investments and Wealth Solutions at HSBC Bank Malta plc continued to explain that the Bank is "committed to continue to educate and keep the investing public informed when it comes to investments. Financial wellbeing is important, and such an event brings us close to our customers, giving us an opportunity to interact whilst sharing our thought leadership."

Mr. Steven Tedesco, Chairman of the HSBC Malta Funds SICAV plc Board closed the seminar by sharing his pride in the seminar's success, stating, "I have been very lucky to chair the Boards of major institutions and investment committees of worldwide asset managers managing billions of Euros. However, nothing has given me more pride than chairing the Board

of the HSBC Malta Funds SICAV plc, managed by an outstanding group of talented, young individuals working from my beloved homeland, Malta!"

Dr Richard Bernard, independent non-executive director of HSBC Malta Funds SICAV plc, provided attendees with an overview of the doctrine of 'separate legal personality' and its importance in the context of a typical fund structure, highlighting the key oversight role undertaken by independent directors.

The event was followed by a networking event where the general public were given the opportunity to interact with HSBC's qualified investment professionals.



L-R: Richard Bernard, Non-Executive Director, HSBC Malta Funds SICAV; Steven Tedesco, Chairman and Non-Executive Director, HSBC Malta Funds SICAV; Stefanos Michalis, Senior Portfolio Manager, HSBC Asset Management, Malta; Olivier Gayno, Chief Investment Officer, HSBC Asset Management Malta, France; Lisa Vella, Chief Executive Officer, HSBC Asset Management, Malta; Konrad Borg Myatt, Head of Investments and Wealth Solutions, HSBC Bank Malta



Steven Tedesco, Chairman and Non-Executive Director, HSBC Malta Funds SICAV

HSBC Bank Malta p.l.c.

HSBC Bank Malta p.l.c. is a member of the HSBC Group, whose ultimate parent company is HSBC Holdings plc. HSBC Malta provides a comprehensive range of financial services which are all designed to meet the expanding requirements of its large client base of personal and corporate customers. These include Wealth and Personal Banking, Commercial Banking and Global Markets. Registered in Malta number C3177. Registered Office: 116, Archbishop Street, Valletta VLT 1444, Malta. HSBC Bank Malta p.l.c. is regulated and licensed to carry out the business of banking and investment services in terms of the Banking Act (Cap. 371 of the Laws of Malta) and the Investment Services Act (Cap. 370 of the Laws of Malta) by the Malta Financial Services Authority.

HSBC Holdings plc

HSBC Holdings plc, the parent company of HSBC, is headquartered in London. HSBC serves customers worldwide from offices in 62 countries and territories. With assets of US\$3,039bn at 31 December 2023, HSBC is one of the world's largest banking and financial services organisations.

HSBC Global Asset Management (Malta) Ltd.

HSBC Global Asset Management (Malta) Limited is a subsidiary of HSBC Bank Malta p.l.c. Registered in Malta number C20653. Registered office: HSBC Operations Centre, 80 Mill Street, Qormi QRM 3101, Malta. Regulated and licensed to conduct Investment Services by the Malta Financial Services Authority under the Investment Services Act (Cap. 370 of the Laws of Malta) by the Malta Financial Services Authority.

HSBC Malta Funds SICAV plc.

HSBC Malta Funds SICAV p.l.c., is an open-ended scheme registered in Malta number SV 2. Registered Office: 171, Old Bakery Street, Valletta VLT 1455, Malta. The Scheme is organised as a multi-fund limited liability company with variable share capital registered under the Laws of Malta and licensed by the Malta Financial Services Authority in terms of the Investment Services Act (Chapter 370, Laws of Malta). The Company qualifies as a 'Maltese UCITS' in terms of the Investment Services Act (Marketing of UCITS) Regulations (S.L. 370.18, Laws of Malta).