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Economic Data

Developed Europe	Emerging Europe	U.S. & Others	Asia-Pacific		
Country	Nominal GDP 2012 (\$B)	GDP Growth 2013 (%)	Population 2012 (M)	GDP / Person 2012 (\$)	Public Debt/GDP 2012 (%)
Greece	250.7	-5.00	11.4	21,900	167.40
Italy	2,037.0	-0.80	61.0	33,410	125.90
Portugal	212.3	-2.80	10.6	19,900	119.30
Iceland	14.2	2.70	0.3	43,900	118.90
Ireland	209.4	0.10	4.6	45,710	114.00
Belgium	478.1	0.00	10.7	44,900	100.50
United Kingdom	2,458.0	0.50	63.1	38,930	90.40
France	2,622.0	0.10	63.6	41,210	88.80
Germany	3,404.0	0.80	81.7	41,000	82.30
Spain	1,354.0	-1.00	46.3	29,230	82.10

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Recent Deals

Period: 11/05/2012 - 10/05/2013

Pending	Completed				
Date Announced	Target (T) Buyer (B)	Type	Target Total Assets/Market Cap	Announced Deal Trans. Value	Deal Profile
08/05/2013	(T) Sainsbury's Bank Plc (B) J Sainsbury plc	Bank & Thrift Company	-	(DV) 193.0 (EM)	
03/05/2013	(T) Mediterraneo Vida Sociedad Anonima de Seguros y Reaseguros (MedVida) (B) Banco de Sabadell SA	Insurance Company	-	(DV) 449.5 (EM)	
30/04/2013	(T) RBS Romania (B) UniCredit SpA	Bank & retail banking business Thrift Company	(TA) 1,359,485 (L000)	-	
29/04/2013	(T) Spanish retail banking operations (B) Banco de Sabadell SA	Bank & Thrift Company	(TA) 1,797,866 (L000)	(DV) 104.3 (EM)	
26/04/2013	(T) KBC Banks a.d. (B) Investor group	Bank & Thrift Company	-	-	
22/04/2013	(T) Millennium Bank SA (B) Piraeus Bank SA	Bank & Thrift Company	(TA) 4,800,000 (L000)	(DV) 1.0 (EM)	
18/04/2013	(T) Banco Gallego SA (B) Banco de Sabadell SA	Bank & Thrift Company	(TA) 4,200,000 (L000)	-	
18/04/2013	(T) ATE Bank Romania SA (B) Private investor - Daimler-Benz AG	Bank & Thrift Company	-	(DV) 45.0 (LM)	

My Market Indexes

Last Updated: 13:55

↓ STOXX Europe 600 Banks	177.78	(0.26)
↓ STOXX Eastern Europe 300 Banks	108.26	(0.29)
↓ STOXX Europe 600 Insurance	196.54	(0.34)
↓ STOXX Europe 600 Fincl Svcs	297.82	(0.50)
↓ S&P 500	1,626.67	(0.02)
↑ STOXX Europe 600	304.13	0.39

308
307
306
305
304
303
302
301

04 PM 05 PM 06 PM

Hang Seng Index 23,321.22 * **109.74** 0.47%

Nikkei 225 14,807.54 * **418.06** 2.89%

* Intraday data not currently available. Data as of the previous close.

Top M&A Financial Advisers

Period: 11/05/2012 - 10/05/2013

Rank Firm	Number of Deals	Total Trans. or Deal Amount (\$M)
1 J.P. Morgan Securities LLC	22	64,927.0
2 Credit Suisse (USA), Inc.	12	62,736.0
3 Goldman, Sachs & Co.	19	59,751.0
4 UBS Investment Bank Inc.	8	47,639.4
5 Citigroup Global Markets Inc.	17	43,592.1
6 Deutsche Bank Securities Inc.	8	38,820.8
7 Morgan Stanley	25	38,566.5
8 NM Rothschild & Sons Limited	5	34,992.3
Mizuho Securities USA	-	-

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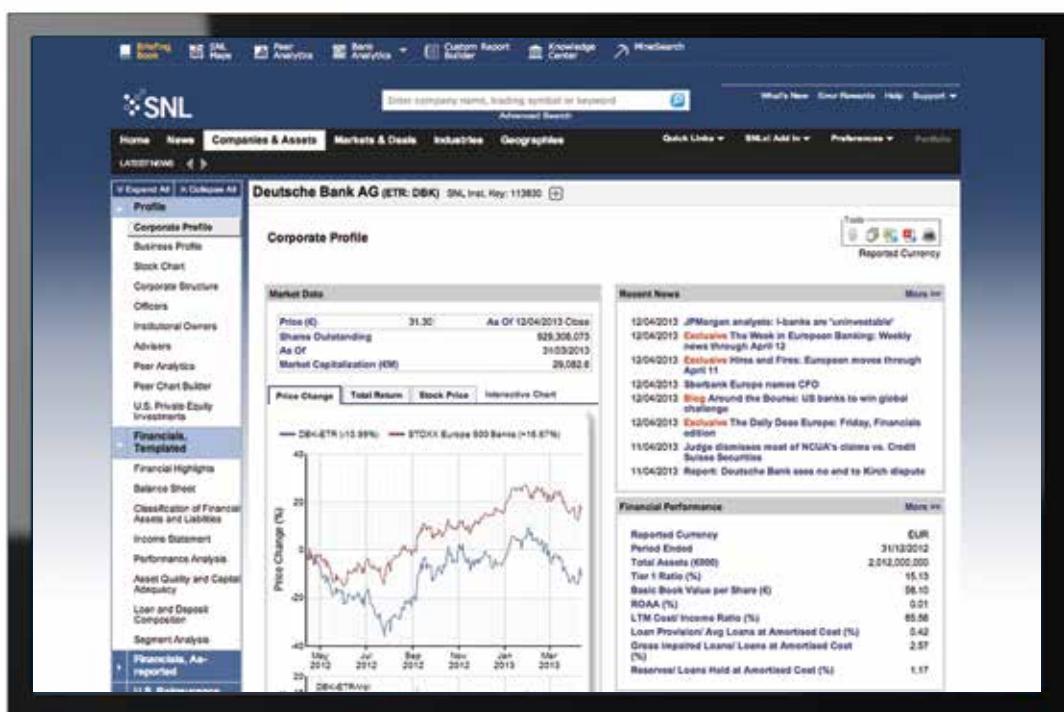
Documents & events calendar

Merger data

Market data

Macro data & country profiles

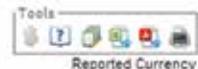
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<input checked="" type="checkbox"/> Financials, Templated	
Financial Highlights	
Balance Sheet	
Classification of Financial Assets and Liabilities	
Income Statement	
Performance Analysis	
Asset Quality and Capital Adequacy	
Loan and Deposit Composition	
Segment Analysis	
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<input checked="" type="checkbox"/> U.S. Reinsurance Relationships	
<input checked="" type="checkbox"/> Depository Rates	
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HSBC Holdings Plc (LON: HSBA, NYSE: HBC, NYSE: HBC.A) Don't have a portfolio? Create one!

Financial Highlights



Periods Last Five Years

	2008 FY	2009 FY	2010 FY	2011 FY	2012 FY
Period Ended	31/12/2008	31/12/2009	31/12/2010	31/12/2011	31/12/2012
Period Restated?	No	No	No	No	No
Restatement Date	NA	NA	NA	NA	NA
Accounting Principle	IFRS	IFRS	IFRS	IFRS	IFRS
Reported Currency	U.S. Dollar				

Balance Sheet (\$000)

Total Assets	2,527,465,000	2,284,452,000	2,454,689,000	2,555,579,000	2,692,538,000
Net Loans to Customers	1,033,913,000	981,134,000	1,038,859,000	1,010,407,000	1,115,624,000
Total Deposits from Customers	1,234,998,000	1,264,926,000	1,359,936,000	1,377,786,000	1,491,215,000
Equity Attributable to Parent Company	93,591,000	128,299,000	147,667,000	158,725,000	175,242,000
Total Equity	100,229,000	135,661,000	154,915,000	166,093,000	183,129,000

Profitability (%)

Net Profit (\$000)	6,498,000	6,694,000	14,191,000	17,944,000	15,334,000
Net Profit Attributable to Parent (\$000)	5,728,000	5,834,000	13,159,000	16,797,000	14,027,000
ROAA	0.26	0.27	0.57	0.65	0.57
ROAE	5.52	5.68	9.77	10.98	8.77
Return on Avg Ordinary Equity	5.08	5.18	9.61	10.89	8.42
Return on Average Tangible Ordinary Equity	17.05	7.74	13.04	14.31	10.81
Return on Avg Risk-weighted Assets	0.57	0.59	1.27	1.56	1.31
Pre-impairment Operating Profit/ Avg Assets	1.83	1.39	1.33	1.25	0.83
Pre-impairment Op Profit/ Avg Risk-adjusted Assets	4.04	2.98	2.97	3.00	1.92
Net Interest Margin	2.80	2.70	2.45	2.41	2.17
Net Interest Income/ Recurring Revenue	50.44	59.62	55.65	53.70	57.71
Cost-to-Income	45.61	50.21	53.10	54.28	65.52

Balance Sheet Ratios / Capital (%)

Net Loans/ Assets	40.91	41.50	42.32	39.54	41.43
Amortised Loans/ Deposits	83.64	77.33	78.06	75.00	74.45
Total Equity/ Total Assets	3.97	5.74	6.31	6.50	6.80
Tangible Equity/ Tangible Assets	2.91	4.53	5.15	5.42	5.78
Core Tier 1 Ratio	6.99	9.38	10.53	10.13	12.35
Tier 1 Ratio	8.30	10.78	12.07	11.54	13.44
Risk-weighted Capital Ratio	11.45	13.74	15.19	14.06	16.09
IFRS Tier 1 Leverage Ratio	3.99	5.09	5.38	5.62	6.02
Risk-weighted Assets/ Assets	45.42	47.93	44.94	47.33	41.74

Asset Quality (%)

Impaired Customer Loans, Gross of Reserves (\$000)	25,352,000	30,606,000	46,871,000	41,584,000	38,671,000
Gross Impaired Loans/ Loans at Amortised Cost	2.65	3.32	4.79	4.34	3.81
Impaired & Delinquent Loans/ Loans	7.71	7.67	7.10	6.43	5.68
Impaired Loans/ Tangible Equity & Reserves	26.20	23.33	32.31	26.90	22.83
Loan Provision/ Avg Loans at Amortised Cost	2.52	2.73	1.48	1.16	0.84
Credit Costs/ Pre-impairment Operating Profit	56.61	78.91	42.55	35.54	38.79
Reserves/ Loans Held at Amortised Cost	2.50	2.77	2.05	1.83	1.59

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Kjetil Lind Andersen

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Financial Highlights - 2012Y

Institution Name	Ticker	Country Name	Total Assets (€'000)	Amortized Loans/ Deposits (%)	Net Interest Income!			ROAA (%)	ROATCE (%)	Margin (%)	Gross Impaired Loans/ Loans at Reserves/	Loans Held For Tier-1
					Recurring	Cost-to- Revenue (%)	Income (%)					
Lloyds Banking Group Plc	LLOY-LON	United Kingdom	1,161,698,150	136.66	61.04	77.43	-0.26	-5.80	1.36	10.31	3.21	
Banco Bilbao Vizcaya Argentaria, SA	BBVA-MAD	Spain	597,668,258	124.71	63.99	50.86	0.81	15.36	2.46	4.33	2.60	
BNP Paribas SA	BNP-PAR	France	1,965,283,000	121.88	56.47	61.46	0.35	NA	1.31	6.30	4.03	
Royal Bank of Scotland Group Plc	RBS-LON	United Kingdom	1,803,649,293	104.48	49.30	69.73	-0.13	NA	0.89	6.66	4.33	
Barclays Plc	BARC-LON	United Kingdom	1,671,468,662	115.00	37.71	62.34	0.23	8.16	1.45	6.66	2.38	
Société Générale SA	GLE-PAR	France	1,181,372,000	116.66	46.68	65.47	0.24	NA	1.12	6.70	4.05	
Banco de Sabadell, SA	SAB-MAD	Spain	100,437,380	124.31	61.33	51.46	0.24	8.04	1.72	6.35	3.03	
OAO Sberbank of Russia	SBER-MIC	Russia	259,927,603	97.32	73.99	45.94	3.41	28.53	6.34	4.86	7.80	
UniCredit SpA	UCG-MIL	Italy	926,768,744	140.46	60.24	87.36	-0.95	-7.05	1.79	12.19	5.93	
UBS AG	UBSN-SWX	Switzerland	1,167,972,148	77.86	24.46	79.14	0.31	10.72	0.53	0.80	0.31	
Banco Santander SA	SAN-MAD	Spain	1,251,524,817	123.99	72.88	48.97	0.50	NA	2.54	4.18	2.53	
Average			1,103,626,524	116.24	53.54	63.12	0.40	7.99	1.90	6.72	3.78	
Median			1,164,835,148	119.94	58.36	63.90	0.24	8.16	1.42	6.51	3.62	

Cost-to-Income (%)

ROATCE (%)

Gross Impaired Loans/ Loans at Amortized

SNLxi Wizard (v4.10)

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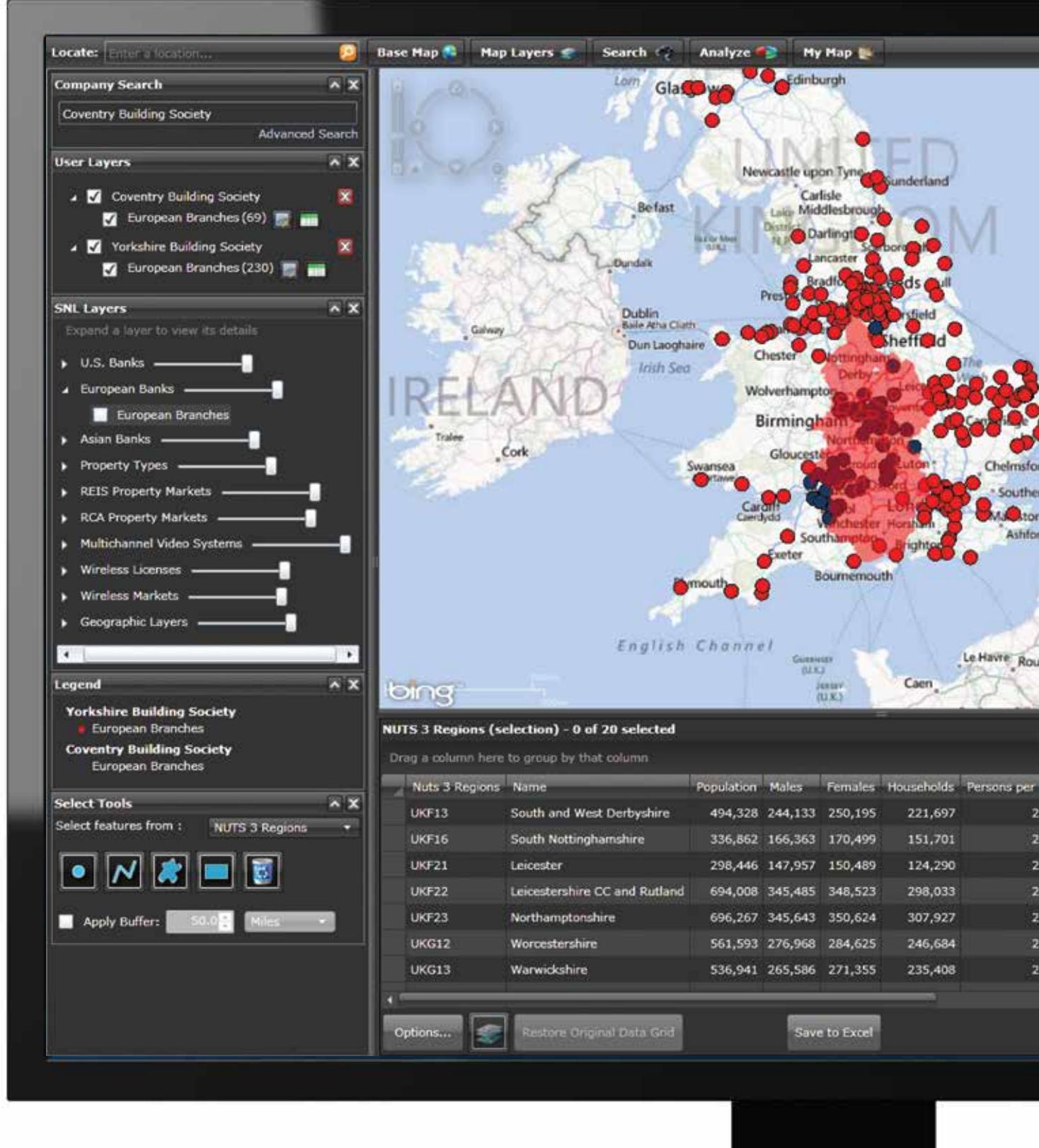
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