



HSBC in Europe

Your business partner for growth



HSBC



About HSBC

Who we are and what we do

Throughout our history we have been connecting customers to opportunities. We enable businesses to thrive and economies to prosper, helping people fulfil their hopes and dreams and realise their ambitions. This is our role and purpose.

Our global network serves customers worldwide from more than 6,000 offices in over 70 countries and territories in Europe, Asia, North and Latin America, the Middle East and North Africa.

With our international connectivity and footprint, we are committed to supporting your business and helping you discover the strongest avenues for business growth. For 150 years HSBC has been where the growth is, connecting customers to opportunities. As one of the world's largest financial institutions, we are well established in key geographies and operate across a large number of the worlds' most important trade corridors.

HSBC serves businesses from small enterprises to large multinationals. Globally, we serve over 47 million customers through four Global Businesses:

- Retail Banking and Wealth Management
- Commercial Banking
- Global Banking and Markets
- Global Private Banking

We aim to be where the growth is, connecting customers to opportunities, enabling businesses to thrive and economies to prosper, and ultimately helping people to fulfil their hopes and dreams and realise their ambitions.

Our local presence and global footprint gives us access to 90% of world trade flows and we process over USD 1million worth of trade turnover every minute. Users on our e-channels initiated over 840 million payment transactions in 2015.

With the largest market capitalisation of any bank in Europe, in 2015 we were also voted the Euromoney Best Global Cash Manager for Non-Financial Institutions.

* as of October 2015



Benefit from a network which covers
90%
of global trade flows

Source: HSBC network analysis, Global Insight (2015) and United Nations Conference on Trade and Development (2014)

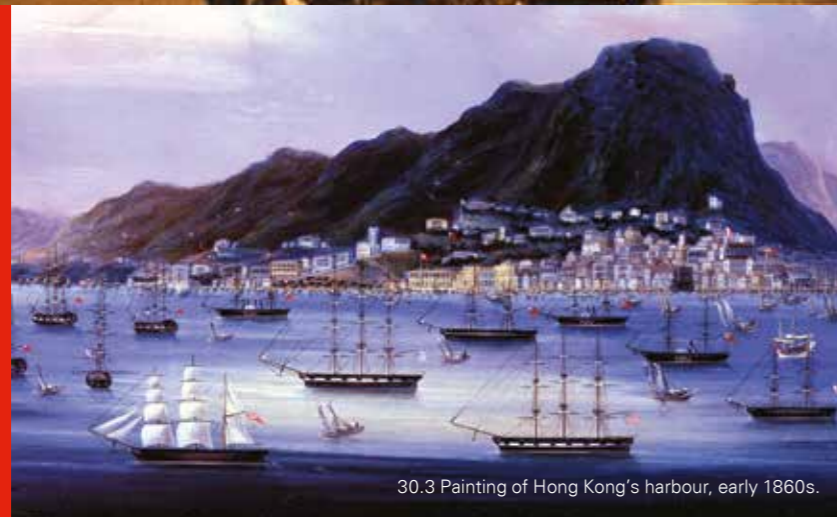
HSBC history

HSBC history

HSBC was born from one simple idea – a local bank serving international needs.

HSBC was established in 1865 to finance trade between Europe and Asia. For 150 years we have connected customers to opportunities. In March 1865, HSBC opened its doors for business in Hong Kong, and today we serve over 47 million customers in over 70 countries and territories.

The experiences of the past 150 years have formed the character of HSBC. A glance at our history explains why we believe in capital strength, in strict cost control and in building long-term relationships with customers. HSBC has weathered change in all forms – revolutions, economic crises, new technologies – and adapted to survive. The resulting corporate character enables HSBC to meet the challenges of the 21st century.



30.3 Painting of Hong Kong's harbour, early 1860s.



Hong Kong harbour, with the HSBC office on the left, a few years after it was established in 1865.



The harbour today, with the HSBC building on the same site.

Opportunities in Europe

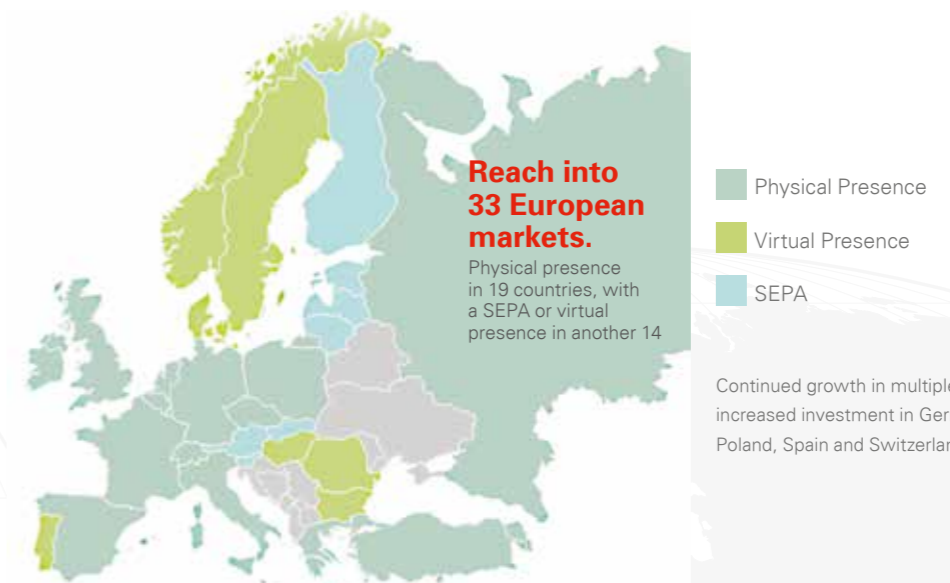


Connecting your business to opportunities in Europe

Helping clients connect to opportunities in Europe and beyond and discover the strongest avenues for business growth

In today's economy, organisations are constantly looking for opportunities outside their established markets to enable growth and international connectivity. Europe offers great opportunities for business. Representing 37% of world trade, it is the second biggest region in the world for FDI.

With five of the worlds' top 10 economies, Europe is the preferred investment destination for 45% of executives.



Continued growth in multiple countries and increased investment in Germany, Italy, Netherlands, Poland, Spain and Switzerland amongst others

Our Network covers

99%

of payment flows in Europe

3.5bn

payments processed annually, 100 every second;

HSBC – only bank with SWIFT and SAP accreditation

40%

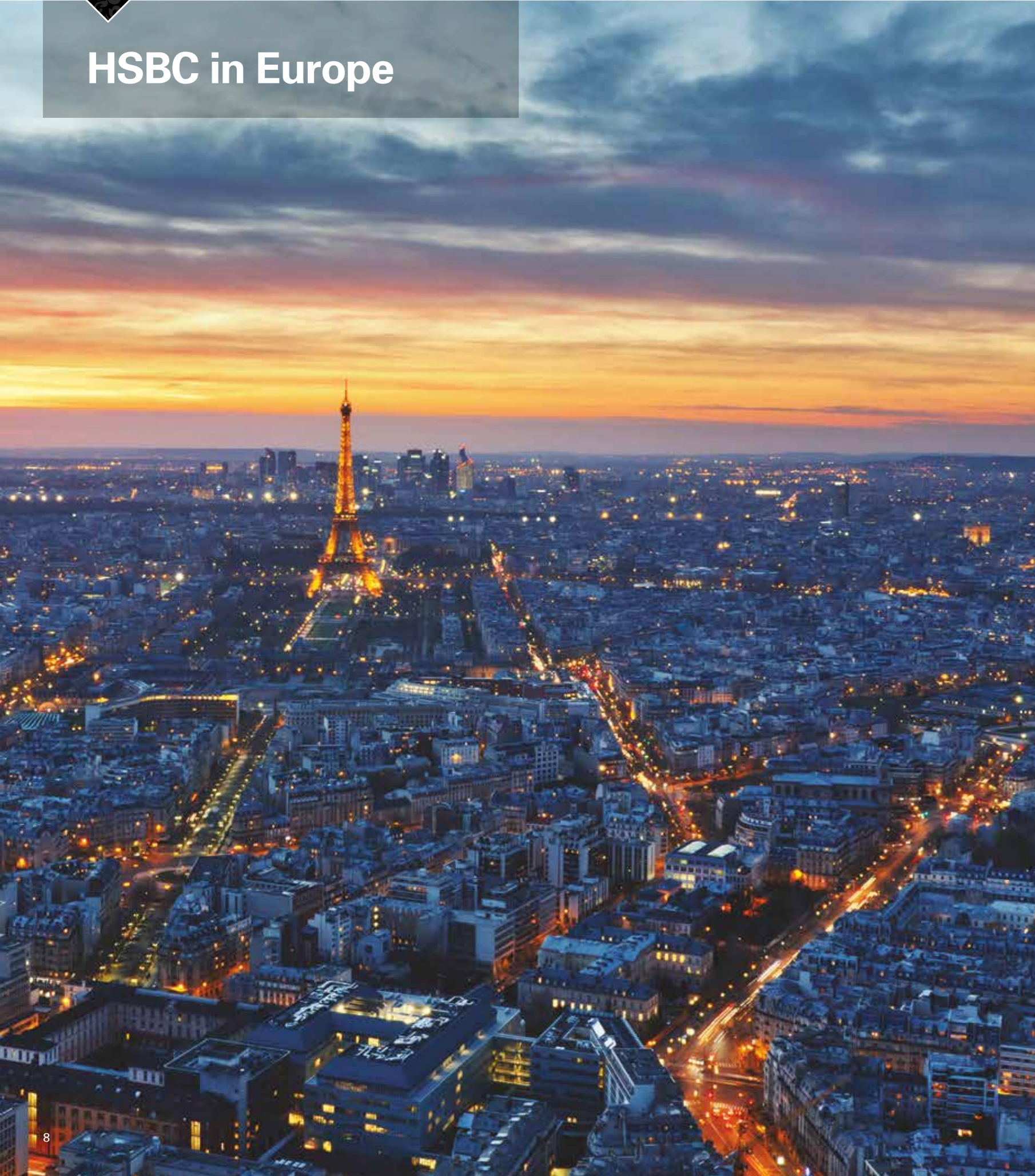
of corporates are connected to SWIFT via HSBC

Processing over USD 1 million worth of trade turnover every minute

For our Multinational clients, our dedicated Global Banking Relationships Managers and International Subsidiary Banking Team operates in over 19 European Markets, supporting client subsidiaries.

With our international connectivity and footprint, we are committed to supporting your business and connecting you to opportunities in Europe and beyond.

HSBC in Europe



HSBC in Europe

Take advantage of the knowledge and experience of an HSBC expert

Our network and connectivity supports all major trade corridors linked to Europe and we are well placed to support customers trade with faster growing and emerging markets.

The largest market capitalisation of any bank in Europe, with a reach in 33 markets we cover more European countries than other international banks present in the region.

For our Multinational clients, our dedicated Global Banking Relationship Managers and International Subsidiary Banking (ISB) Team support client subsidiaries set up and trade in local markets. Our network provides on the ground support in key developed and emerging markets around the world and in Europe.

We offer several tools to help you gain the insight and market knowledge you need to do Business in Europe. With HSBC you also have access to robust tools and relevant insights:

- Access to International Relationship Managers
- Global transaction banking capabilities through our e-channels to manage your business from anywhere in the world
- Country guides provide vital information on countries where you want to do business
- Expert-led market data and insight online

Largest market capitalisation of any bank in Europe



19 dedicated International Subsidiary Banking (ISB) teams



Access to 50+ clearing systems



HSBC covers more European countries than main international banks in the region*

HSBC European solutions	Small Business	Corporate Business	Global Banking and Markets	Retail Banking	Private Banking
Armenia	✓	✓		✓	
Belgium		✓	✓		
Czech Republic		✓	✓		
France	✓	✓	✓	✓	
Germany		✓	✓		✓
Greece		✓	✓	✓	
Ireland		✓	✓		
Israel		✓	✓		
Italy		✓	✓		
Luxembourg			✓		✓
Malta	✓	✓	✓	✓	
Netherlands		✓	✓		
Poland		✓	✓		
Russia		✓	✓		
Spain		✓	✓		
Switzerland		✓	✓		✓
Turkey		✓	✓	✓	
United Kingdom**	✓	✓	✓	✓	✓

* Eligibility criteria differ by country

** Includes Channel Islands

Global Trade and Receivables Finance

Global Trade and Receivables Finance

Connecting Your Business to International Growth Opportunities

As the leading international trade bank we connect customers to opportunities. Expanding to new markets comes with a certain amount of risk and complexity. It involves everything from developing sales chains across multiple geographies to increase volume and revenues, to building stronger global supplier networks to meet customer demand and lower costs. And success hinges on having access to adequate working capital, whether that's unlocking cash trapped internally or ensuring all your partners have the funds they need to keep the supply chain moving.

The key is choosing a global banking provider who can provide a complete, holistic approach to trade and supply chain finance. HSBC's Global Trade and Receivables Finance can give you access to:

- **Working Capital Optimisation** solutions that help you run a more efficient business with faster access to liquidity and the ability to unlock funds.
- **International Trade Growth** solutions for expanding into new growth markets and making the most of existing global supply and sales chains.
- **Supplier Finance Management** solutions to strengthen partnerships with suppliers around the world and improve visibility and control over the global supply chain.
- **Sales Finance Management** solutions that support you in growing your sales and distributor network and reducing the risk of non-payment.
- **Trade Risk Management** solutions to help manage the risks of entering new markets – from working with new partners to price and currency volatility – while also helping you to protect strategic relationships.



Almost half of the world's key trade corridors have one end in a European country where HSBC is present*

* HSBC network analysis, Global Insights, UNCTAD

Payments and Cash Management



Payments and Cash Management

Our network and footprint serves customers worldwide

Gain more control over incoming and outgoing cash flows. Getting funds in sooner, and holding on to them longer, is critical for maintaining a healthy cash flow. That's why HSBC focuses on streamlining domestic and foreign payments and collections with our end-to-end global disbursements and receivables services. The improved efficiency and enhanced visibility lead to more accurate forecasting – helping you lower the overall cost of doing business while also potentially strengthening supplier and customer relationships. Plus, our flexible liquidity solutions work seamlessly with your existing processes to ensure you are making the best use of available balances.

Manage your domestic and global business transactions with speed and simplicity using safe product and service support.

- **Clearing and Foreign Currency:** Optimise working capital and make transactions in local and foreign currencies more efficiently.
- **Global Corporate Cards:** Cards can help reduce costs and strengthen negotiating power with vendors while improving cash flows and working capital. We offer a comprehensive suite of card solutions with a Corporate Card proposition across 30 Global markets and 38m supplier locations.
- **Global Payables:** Make paper-based and electronic domestic and international payments.
- **Global Receivables:** Streamline collections and enhance visibility into receivables for improved working capital management.
- **Liquidity Liabilities Investments:** Maximise surplus cash and optimise interest earnings with a full range of global liquidity solutions in over 50 markets.

Example of HSBC's European Payments & Cash Management solutions:

- Domestic cash management
- Cross border payments and cash management
- SEPA
- Liquidity
- Liabilities
- Cash collections
- Mobile solution
- Corporate Cards



Financing

Working Capital Advisory

With clients demanding innovative solutions to the challenges they face in a dynamic market, working capital management and optimisation has become increasingly important. By working with clients to understand the challenges, the HSBC Working Capital Advisory Team delivers value to the client by creating solutions that assist them in achieving their strategic objectives. The team will work in a collaborative manner across Payments & Cash Management, Trade and Receivables and business segments to help meet client needs.

Financing

Unlock the growth potential

Credit and Lending: Access a range of long and short-term loans designed to meet the specific funding requirements of your business*. Use our lending and credit solutions to finance capital investments and business growth, and obtain working capital to improve your cash flow, or manage day-to-day expenses more effectively. Our specialists have a wealth of experience customising lending programmes to suit the requirements of all types and sizes of organisations.

- **Overdraft:** Minimise the risk of unplanned overdrafts. Improve your cash flow management by having the option to easily access funds.
- **Revolving loans:** Boost working capital to cover short-term or day-to-day expenses by drawing, repaying and redrawing cash as needed within the limits of the facility.
- **Term loans:** Make use of our customised lending programmes to meet specific business challenges, such as supporting growth, investing in and developing commercial real estate or financing long-term capital projects.

Capital Financing*: HSBC's Capital Financing provides clients with a single integrated financing business, focused across a client's capital structure. Our expertise ranges from primary equity and debt capital markets, specialised structured financing solutions such as asset finance, leveraged and acquisition finance, project and export finance, transformative merger and acquisition advisory and execution, and relationship based credit and lending.

Our holistic approach, which brings together this expertise, ensures we can deliver innovative solutions that help our clients achieve their strategic objectives. With experienced specialists on the ground in over 25 countries, we provide a broad geographic footprint with strong investor relationships in both developed and important growth economies. Core regional offices are supported by in-country teams, who are able to leverage deep sector knowledge through our local coverage teams.

Asset Finance: Delivering a broad array of asset financing skills, HSBC can provide support for our Client's needs whether they are looking for asset

structured financing or asset backed finance. Asset Finance provides financing and structuring for assets with a recovery value independent of the borrower, across six asset classes: Asset Backed Finance, Aviation, Credit Financing, Incentivised Finance, Maritime and Real Estate.

Debt Capital Markets: Get detailed, actionable insight alongside access to many of the world's most dynamic and innovative capital markets globally - from one of the world's leading bookrunners of international and domestic bond issues.

Equity Capital Markets: Combining market insight and intelligence with deep corporate finance knowledge, we develop and manage tailored capital raising solutions to suit our Clients' needs. Whether looking for equity financing against a new or existing stake in listed stocks or advice on equity risk management, the specialized Strategic Equity Finance team can originate, structure and manage bespoke solutions for you.

Leveraged and Acquisition Finance: Whether our Clients need financing to fund a bolt-on acquisition, or a transformational transaction, we aim to structure both domestic and cross-border deals to suit their specific requirements.

Mergers & Acquisitions: Mergers, acquisitions and disposals are a key tool to help our Clients implement their corporate strategy, be it expansion into new products or markets, or realising capital for investing or returning to their shareholders. HSBC is M&A advisor to many of the world's multinational companies and governments; with our 'one-stop' offering, our clients know that as well as M&A expertise, they will have access to the full suite of financing and risk management products across our global network, as well as in their home country.

Project and Export Finance: Helping our Clients to capture the right project finance opportunities for them, by leveraging HSBC's global scale, reach and position as a leading global advisor and arranger of limited recourse project financing.

* All financing is subject to a detailed credit assessment and approval

Global Markets

Market maker **58**

In 58 government bond markets around the world (29 in EMEA, 16 in Asia, 13 in the Americas)

Foreign Exchange **90**

Provider of regular pricing and liquidity in 90 currency pairs

Equity Leadership **50**

Group member of 50 equity exchanges and multi-lateral trading facilities (MTF's)

Global Markets

Unlock opportunities between emerging and developed markets

Our Global Markets business is one of the largest of its kind, active in more than 60 countries and territories worldwide. We offer sophisticated 24-hour coverage across our main trading and sales platforms in London, New York and Hong Kong. We provide a wide range of solution driven products for our Corporate and Institutional clients. Our knowledge of local markets, coupled with HSBC's global reach, enables us to provide a comprehensive service across every major asset class.

Working with us, you could benefit from the perspective of our infrastructure. Use HSBC's Global Markets expertise to invest in:

- **Rates** – Gain access to global liquidity and streamline transactions. The HSBC Global Rates group provides debt issuance, financing, innovative risk management and investment solutions through a broad selection of vanilla and structured products.
- **Credit** – Maximise opportunities with the HSBC Global Credit group to unlock liquidity globally. Leverage our emerging markets presence and our suite of credit services, which include traditional and secondary trading products such as bonds, loans, securitised products, credit derivatives and credit financing solutions.

- **Foreign Exchange** – Benefit from the expertise of a leading global market maker. Our host of solutions provides liquidity from the purely transactional to the highly customised. The HSBC Global FX group provides risk management and tailored solutions such as Transactional FX, Algorithmic Execution, FX indices, Currency Risk Management and FX Prime Services that allow clients to select and create individual propositions to suit their needs.
- **Equities** – Take advantage of HSBC's global connections and rigorous research. Our far-reaching network gives you access to, trading and research specialists worldwide. The HSBC Global Equity group brings together cash and derivatives trading, sales and distribution, structured equity and equities finance expertise.
- **Emerging Markets** – Parlay opportunities within the Emerging Markets blocs or between emerging and developed markets, using our 360 degree view of global flows. Our specialised teams can deliver the trading and financing solutions you seek in these markets. Use our on-the-ground expertise for support in local markets operations, whether for trading, structuring, project finance or distribution.

Example of HSBC Global Markets solutions:

- Fixed income: bonds, loans, derivatives, prime finance
- derivatives, prime finance
- Access to RMB solutions
- Exchange Traded Funds (ETFs)
- Structured products
- Foreign Exchange (FX) including e-trading, indices
- Money markets
- Equities: cash equities,
- Prime services



Contact



The world of business is constantly changing. To succeed, you need a bank that understands your unique needs; a bank that can offer tailored solutions and open the door to new opportunities. With local insights and global presence, HSBC has the proven ability to align to your business needs.

Contact us to find out how we can help your business in Europe.

To find out more visit [hsbc.com.tr](https://www.hsbc.com.tr)



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Further information can be obtained from www.hsbc.com.tr

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