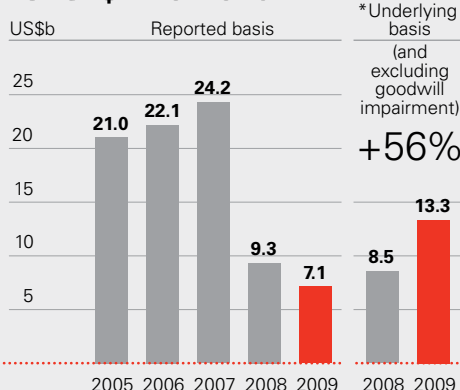


# Highlights of 2009

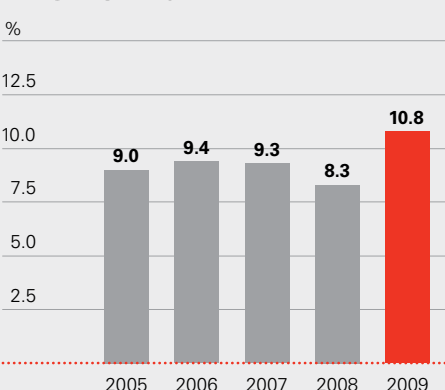
## PROFIT BEFORE TAX

**US\$13.3b\***



## CAPITAL STRENGTH

**10.8%** Tier 1 capital ratio at 31 December

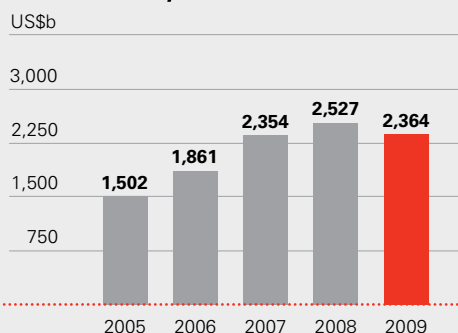


- Diversified business model delivering profits through the economic cycle.
- Underlying performance significantly ahead in 2009.
- Profitable in all regions, apart from North America.
- Capital generated in every quarter of 2009, with improved tier 1 ratio.
- Over US\$1 trillion held in deposits and advances-to-deposits ratio of 77.3%.
- One of the leading dividend payers in the sector, declaring a total of US\$24 billion in respect of the last three years.

## ASSETS

(reported basis)

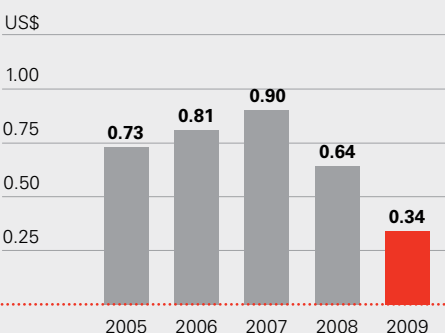
**US\$2,364b** £1,456b HK\$18,333b



## DIVIDENDS PER SHARE

(in respect of year)

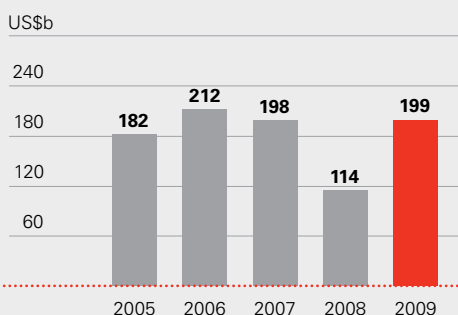
**US\$0.34** £0.21 HK\$2.64



## MARKET CAPITALISATION

at 31 December

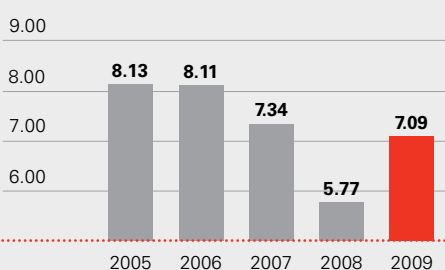
**US\$199b** £123b HK\$1,543b



## SHARE PRICE

at 31 December (adjusted for 5 for 12 rights issue)

**£7.09** US\$57.09 American Depositary Shares HK\$89.40



## FOR MORE INFORMATION

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For more detailed financial information, see our Annual Report and Accounts 2009 at:  
[www.hsbc.com/financialresults](http://www.hsbc.com/financialresults)