

Shareholder Information

Fourth interim dividend for 2008

The market value of HSBC Holdings ordinary shares on the first day that the scrip dividend shares in respect of the fourth interim dividend for 2008 were traded on the London Stock Exchange was more than 15 per cent greater than the cash equivalent value used to calculate the scrip dividend entitlements. The market value of each HSBC Holdings share for the purposes of UK income tax and capital gains tax calculations on 6 May 2009 was £5.3129 and the cash equivalent value used to calculate scrip dividend entitlements was £3.906.

Accordingly, the UK HM Revenue and Customs will substitute the market value of £5.3129 per scrip dividend share for UK income tax and capital gains tax purposes for the cash equivalent value of £3.906 per scrip dividend share.

A replacement Notional Tax Voucher was sent on 3 June 2009 to shareholders on the Principal Register in the United Kingdom who elected for the scrip dividend alternative in respect of the fourth interim dividend for 2008.

Fourth interim dividend for 2009

The Directors have declared a fourth interim dividend for 2009 of US\$0.10 per ordinary share. Information on the scrip dividend scheme and currencies in which shareholders may elect to have the cash dividend paid will be sent to shareholders on or about 30 March 2010. The timetable for the dividend is:

	2010
Shares quoted ex-dividend in London, Hong Kong, Paris and Bermuda	17 March
American Depositary Shares (ADSs) quoted ex dividend in New York	17 March
Record date in Hong Kong	18 March
Record date in London, New York, Paris and Bermuda ¹	19 March
Mailing of <i>Annual Report and Accounts 2009</i> and/or <i>Annual Review 2009</i> , <i>Notice of Annual General Meeting</i> and dividend documentation	30 March
Final date for receipt by registrars of forms of election, Investor Centre electronic instructions and revocations of standing instructions for scrip dividends	22 April
Exchange rate determined for payment of dividends in sterling and Hong Kong dollars	26 April
Payment date: dividend warrants, new share certificates or transaction advices and notional tax vouchers mailed and shares credited to stock accounts in CREST	5 May

¹ Removals to and from the Overseas Branch register of shareholders in Hong Kong will not be permitted on this date.

Annual General Meeting

The 2010 Annual General Meeting will be held at the Barbican Hall, Barbican Centre, London EC2 on Friday, 28 May 2010 at 11 am.

Interim Management Statements and interim results

Interim Management Statements are expected to be issued on 7 May 2010 and 5 November 2010. The interim results for the six months to 30 June 2010 are expected to be issued on 2 August 2010.

Interim dividends for 2010

The Board has adopted a policy of paying quarterly interim dividends on the ordinary shares. Under this policy it is intended to have a pattern of three equal interim dividends with a variable fourth interim dividend. It is envisaged that the first interim dividend in respect of 2010 will be US\$0.08 per ordinary share. The proposed timetables for the dividends in respect of 2010 are:

	Interim dividends for 2010			
	First	Second	Third	Fourth
Announcement	4 May 2010	2 August 2010	1 November 2010	28 February 2011
Shares quoted ex-dividend in London, Hong Kong, Paris and Bermuda	19 May 2010	18 August 2010	17 November 2010	16 March 2011
ADSs quoted ex-dividend in New York	19 May 2010	18 August 2010	17 November 2010	16 March 2011
Record date in Hong Kong	20 May 2010	19 August 2010	18 November 2010	17 March 2011
Record date in London, New York, Paris and Bermuda ¹	21 May 2010	20 August 2010	19 November 2010	18 March 2011
Payment date	7 July 2010	6 October 2010	12 January 2011	5 May 2011

¹ Removals to and from the Overseas Branch Register of shareholders in Hong Kong will not be permitted on these dates.

Shareholder enquiries and communications

Any enquiries relating to shareholdings on the share register, for example transfers of shares, change of name or address, lost share certificates or dividend cheques, should be sent to the Registrars at the relevant address shown on page 48. The Registrars offer an online facility, Investor Centre, which enables shareholders to manage their shareholding electronically.

If you have been nominated to receive general shareholder communications directly from HSBC Holdings, it is important to remember that your main contact in terms of your investment remains as it was (so the registered shareholder, or perhaps custodian or broker, who administers the investment on your behalf). Therefore any changes or queries relating to your personal details and holding (including any administration thereof) must continue to be directed to your existing contact at your investment manager or custodian. HSBC Holdings cannot guarantee dealing with matters directed to it in error.

Investor relations

Enquiries relating to HSBC's strategy or operations may be directed to:

Manager Investor Relations
HSBC Holdings plc
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Mettawa, Illinois 60045
USA

1 224 544 4400
1 224 552 4400
investor.relations.usa@us.hsbc.com

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Annual Review 2009

Further copies of this *Annual Review* may be obtained by writing to the following departments:

For those in Europe, the Middle East and Africa:

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UK

For those in Asia-Pacific:

Group Communications (Asia)
The Hongkong and Shanghai
Banking Corporation Limited
1 Queen's Road Central
Hong Kong

For those in the Americas:

Internal Communications
HSBC – North America
26525 N Riverwoods Boulevard
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USA

Electronic communications

Shareholders may at any time choose to receive corporate communications in printed form or to receive a notification of its availability on HSBC's web site. To receive future notifications of the availability of a corporate communication on HSBC's web site by email, or revoke or amend an instruction to receive such notifications by email, go to www.hsbc.com/ecomms. If you provide an email address to receive electronic communications from HSBC, we will also send notifications of your dividend entitlements by email. If you received a notification of the availability of this document on HSBC's web site and would like to receive a printed copy of it, or if you would like to receive future corporate communications in printed form, please write or send an email to the appropriate Registrars at the address given above. Printed copies will be provided without charge.

Chinese translation

A Chinese translation of this *Annual Review* is available upon request after 30 March 2010 from the Registrars.

Please also contact the Registrars if you wish to receive Chinese translations of future documents or if you have received a Chinese translation of this document and do not wish to receive such translations in future.

《年度回顧》備有中文譯本，請於2010年3月30日之後，向股份登記處索閱。閣下如欲索取本文件的中譯本，或已收到譯本但不希望繼續收取，均請聯絡股份登記處。

French translation

A French translation of this *Annual Review* is available on request from:

La traduction française *Bilan d'activité* est disponible sur demande:

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Contact

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Registrars

Principal Register

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Investor Centre: www.investorcentre.co.uk

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Bermuda Overseas Branch Register

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