Table 2: International cash management services in Europe 2010

Bank	Bank of America Merrill Lynch		Barclays		BBVA		BNP Paribas		Citi		Commerzbank AG		Danske Bank		Deutsche Bank		HSBC		ING		J.P. Morgan		KBC BANK NV		Nordea		RBS		RZB Österreich AG		Santander		Standard Chartered Bank		SEB		SOCIETE GENERALE		UniCredit Group	
Region ICM strategy	Provides integrated treasury, liquidity and credit solutions to meet local, regional and global needs of clients.		To support our customers in optimising working capital, whilst helping them manage their business risks across the region		Global scope, local expertise: solutions tailored to suit transactional needs		Deliver global cash management solutions		To deliver superior treasury solutions that empower our clients		Customer demand-oriented global solutions - Local support by own branches and our partnerbanks		To offer cash management solutions at our retail markets		The premier European provider of cash management services to the corporate and FI markets		HSBC are acknowledged as a world leader in the provision of cash management services.		Leading provider of European cash management solutions to corporates, financial institutions and public sector		Provide working capital solutions to collect, invest and pay funds worldwide		Provide first class ICM services in home markets Belgium and CE		Nordic and Baltic, Eurozone, Rest of Western Europe and CEE		Top 5 global provider of integrated working capital solutions for local, regional & global clients		RZB provides CM Services for CEE-customers towards Western Europe and vice-versa		Regional solutions with strong local banks in each country + coverage through IBOS		Leading provider of world class international cash management solutions and be the core bank for our clients.		A world class provider of cash management solutions		Offer ICM to our customers, leveraging on our networks		Your partner of choice with in depth knowledge of local markets and the expertise of global cash management solutions	
Region Infrastructure and Country Coverage																																								
Bank processing systems for region:	One Global Banking System		Multiple / Integrated		One per country		one per region		2		Multiple		One system		one per country		Multiple		10		One regional centre		Multiple processing systems		10		Multiple		One per country		1		Global and Regional Systems		One per country		One for region		One per country	
SWIFT corporate access - No. of corporate users in region:	50-99		21-50		21-50		21-50		50-99		21-50		1-20		21-50		50-99		21-50		21-50		1-20		50-99		50-99		1-20		21-50		21-50		1-20		50-99		21-50	
Host-to-host connectivity	yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes	
Direct interface to treasury systems - No. of different systems covered:	18		6		5		15		8		25		3		20		40		10		10		999		2		5		10		10		2		135		10+		5	
Region country coverage	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**
Eurozone																																								
Full service branch countries:	8	4	6	8	5	8	12	3	13	0	8	13	3	10	8	4	10	3	11	1	7	9	6	9	2	10	11	3	2	10	6	11	1	0	3	9	12	3	6	9
Direct access to : Local Paper clearing systems:	8	4	5	8	2	8	12	3	4	5	8	13	3	10	8	4	7	3	11	1	4	5	6	9	2	10	11	3	2	0	6	11	1	0	3	9	12	3	6	9
TARGET2 system:	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes	no	yes	yes	yes	yes	yes	yes
Local automated clearing house:	8	4	5	8	2	8	12	3	7	6	8	13	3	10	8	4	10	3	11	1	7	4	6	9	2	10	12	3	2	10	6	11	1	0	3	9	12	3	6	9
Rest of W. Europe																																								
Full service branch countries:	2	3	7	4	1	2	5	4	6	0	2	5	4	1	2	3	5	3	2	3	2	3	1	4	4	1	5	1	0	4	1	4	4	0	4	1	2	3	1	3
Direct access to local: Paper clearing systems:	2	2	7	4	0	2	5	4	0	2	2	5	4	1	1	2	5	1	2	3	1	3	1	4	4	1	5	1	0	0	1	4	2	0	4	1	1	3	1	3
Same day clearing systems:	2	3	7	4	0	2	5	4	6	0	2	5	4	1	2	3	5	3	2	3	2	3	1	4	4	1	5	1	0	4	1	4	1	0	4	1	2	3	1	3
Automated clearing house:	2	3	6	4	0	2	5	4	3	2	2	5	4	1	2	3	5	3	2	3	2	3	1	4	4	1	5	1	0	4	1	4	1	0	4	1	2	3	1	3
Central & E. Europe																																								
Full service branch countries:	0	4	1	20	0	6	7	8	8	0	6	17	5	11	5	6	6	0	8	3	1	8	6	7	5	3	5	6	13	3	0	7	0	0	6	5	13	0	19	0
Direct access to local: Paper clearing systems:	0	4	0	20	0	6	7	8	5	0	6	17	5	11	0	0	3	0	8	3	0	8	6	7	5	3	5	6	13	0	0	7	0	0	6	5	13	0	19	0
Same day clearing systems:	0	4	1	20	0	6	7	8	8	0	6	17	5	11	5	6	6	0	8	3	1	8	6	7	5	3	5	6	13	3	0	7	0	0	6	5	13	0	17	17
Automated clearing house:	0	4	1	20	0	6	7	8	8	0	6	17	5	11	5	6	5	0	8	3	0	6	6	6	5	3	5	6	13	3	0	7	0	0	6	5	13	0	17	17
SEPA																																								
Direct member of: - credit transfer scheme:	yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		no		yes		yes		yes	
- direct debit scheme	yes		yes		no		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		no		no		yes		yes		yes	
Region Payment Services (No. of countries where available)	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**
Mass Payments: Eurozone:	12	0	5	3	4	8	12	3	13	0	8	13	3	9	8	4	11	4	11	1	16	0	6	11	2	10	12	3	2	10	6	11	1	0	3	8	12	3	6	9
Rest of Western Europe:	5	0	6	4	1	2	5	4	4	0	2	5	4	4	2	3	5	3	2	3	5	0	1	4	4	1	5	1	0	4	1	4	1	0	4	1	2	3	1	3
Eastern Europe:	4	0	4	0	0	6	7	8	8	0	6	17	5	7	5	6	6	0	8	3	6	0	5	7	5	3	5	5	13	3	0	7	0	0	4	6	13	0	19	0
Mass Collections: Eurozone:	12	0	5	3	4	8	12	3	10	0	8	13	3	9	8	1	9	1	11	1	16	0	6	11	2	10	12	3	2	10	6	11	1	0	0	0	12	3	6	9
Rest of Western Europe:	5	0	6	4	1	2	5	4	5	0	2	5	4	4	2	3	5	1	2	3	2	0	1	4	4	1	5	1	0	4	1	4	1	0	0	0	2	3	1	3
Eastern Europe:	4	0	0	0	0	6	7	8	8	0	6	17	5	7	5	0	2	0	8	3	0	0	5	7	5	3	5	5	13	0	0	7	0	0	0	0	13	0	19	0
Payment Cards - debit and credit - issued:	1	0	11	0	6	8	35	20	25	0	5	27	12	0	5	33	4	12	22	7	28	3	9	23	11	14	10	0	15	0	8	0	0	0	5	0	14	0	10	0
- prepaid cards issued:	0	0	1	0	1	1	4	0	11	0	1	20	1	0	0	0	0	0	0	7	16	3	9	23	11	14	3	0	15	0	0	0	0	0	0	0	0	0	10	0
Payment Card Acquiring for Merchants:	0	0	6	0	4	8	15	20	1	24	4	26	0	0	35	0	32	0	21	7	30	30	9	23	11	14	20	5	15	0	3	0	0	0	4	0	0	0	0	0
Region Liquidity Management Services																																								
Multi-Lateral Netting Possible number of currencies:	30		0		0		0		81		21		0		50		0		37		30		0		30		64		0		0		0		163		0		0	
No. of countries covered:	65		0		0		0		1		32		0		20		0		51		45		0		49		22		0		0		0		44		0		0	
Notional Pooling (No. of countries where available)																																								
Single Country Single currency - Full offset:	17		4		0		19		1		9		2		7		3		19		17		7		0		9		11		0		2		10		4		9	
(All accounts in same location) Partial offset:	0		4		1		20		29		9		6		14		13		18		23		3		11		3		0		2		2		10		1		0	
Multi-currency - Full offset:	2		1		0		0		1		9		0		4		3		19		1		7		0		3		1		0		1		10		0		0	
Partial offset:	0		1		0		20		29		9		8		13		13		18		23		3		11		3		0		2		2		10		0		0	
Number of pooling currencies	12		14		0		34		23		9		22		50		50		19		27		99		11		29		35		18		99		28		4		0	
Location where master site/pool can be located:	MC in London, SC in branch		UK		0		any of 20 countries		London		BE, D, NL, UK		8		AT,BE,FR, DE,IT,NL,PT,SP,UK		16		BE, ES, DE, FR, NL and IT		Any branch - recommend London		countries with kbc/IBOS presen		11		9		AT/BG/HR/CZ/HU/PL/RO/RU/RS/UA/		Spain & Portugal		UK		Customer's choice		UK/Netherlands/France/CzechRep		9	
Multi-Country Single currency - Full offset:	0		4		0		0		29		9		0		4		3		25		14		7		0		0		0		0		1		10		0		0	
(Leave funds locally in each country) Partial offset:	21		0		0		20		29		9		0		14		16		25		14		3		11		6		0		2		1		10		0		19	
Multi-currency - Full offset:	0		0		0		0		29		9		0		4		3		25		1		7		0		0		15		0		1		10		0		0	
Partial offset:	21		0		0		20		29		9		8		14		16		25		14		3		11		6		0		2		1		10		0		19	
Sweeping (No. of countries where available)																																								
Zero/Target Balancing Domestic:	21		12		5		22		27		33		11		14		26		17		38		10		11		22		13		12		2		10		25		19	
Cross Border within Europe:	14		25		17		21		21		33		22		14		12		20		38		10		11		19		13		12		2		11		20		16	
Cross regional:	4		10		2		37		21		33		20		14		7		20		38		10		11		22		30		14		2		15		24		4	
Automatically Triggered Intra-day Between own branches:	9		12		0		0		21		16		11		14		19		17		38		12		11		24		4		7		2		11		12		16	
With MT101 agreement banks:	12		25		75		32		382		67		64		50+		150		480		29		99		75		331		12		12		106		15		99		110	
Overnight sweep & funds returned next day	0		20		0		1		21		1		22		14		2		0		38		0		11		24		2		2		2		0		0		0	
No. of countries in Europe where master site/pool can be located:	11		5		4		36		21		33		8		14		3		8		9		0		11		2		10		5		2		1		11		any location where Sweeping is		0	
Investment of Excess Cash																																								
On-line Investment Portal Availability and products:	Own products only		Own products only		no		Own & third party		Own & third party		Own products only		Own products only		Own products only		Own products only		Own products only		Own & third party		Own products only		Own products only		Own & third party		Own products only		Own & third party		no		Own products only		no		Own & third party	
Automated sweeps into money market funds In which currencies:	0		0		0		USD,EUR,GBP,CHF		GBP,EUR, USD		GBP,EUR and EUR		GBP,EUR, USD		GBP,EUR and EUR		GBP,EUR, USD		EUR, GBP,CHF, USD		EUR, GBP,CHF, USD		EUR		USD, EUR, GBP		EUR, USD, RON, PLN, BGN		EUR,USD,GBP,CHF,JPY,SEK,NOK,..		0		3		no		0	
No. of money market funds:	3		0		0		5		90		0		0		3		1		0		25		0		2		5		0		99		0		3		0		0	
Other on-line investment instruments:	1								Time Deposit, High Interest Yield Account (HYA)		Time deposits and securities		Investments in FX, money market, stocks etc.		Autobahn - Time Deposits		HSBCnet Liquidity Funds provides client access with 100% availability		InsideBusiness Payments, ING Online en MijnINGBank.nl		Multiple instruments available				equities, bonds, warrants, certificates and etf		Short-term capital markets solutions		0		0		Deposits		0		Liquidity Management Account	
Provision of ICM Solutions Outside the Region																																								
Via own branches in:	Asia/Pacific, Latin America, North America		Middle East & Africa		Asia/Pacific, Latin America, North America		Asia/Pacific, Middle East & Africa, North America		Asia/Pacific, Middle East & Africa, Latin America, North America		Asia/Pacific, Middle East & Africa, Latin America, North America				Asia/Pacific, Middle East & Africa, Latin America, North America		Asia/Pacific, Middle East & Africa, Latin America, North America		Asia/Pacific		Asia/Pacific, Latin America, North America				Asia/Pacific, North America		Asia/Pacific, Middle East & Africa, Latin America, North America		Asia/Pacific, Latin America, North America		Latin America		Asia/Pacific, Middle East & Africa, North America		Asia/Pacific, North America		Asia/Pacific, Middle East & Africa, Latin America, North America		Asia/Pacific, North America	
Via partner banks and/or banking club(s):	Partner banks & banking club		Partner banks only		Partner banks & banking club		Partner banks & banking club		Correspondent banks only		Partner banks & banking club(s).		Partner banks only		Partner banks only		Partner banks & banking club(s)		Partner banks only		Partner banks & banking club		Partner banks & banking club		Partner banks & banking club		Partner banks only		Partner banks & banking club(s)		Partner banks & banking club		Correspondent banks only		Partner banks only		0		Partner banks & banking club	
Delivery & Customer Service																																								
No. of countries with local resident cash management specialist:	4		13		6		24		26		21		12		15		13		28		13		25		11		22		15		12		9		13		27		19	
Single customer service department for region :	yes		no		yes		yes		yes		yes		yes		yes		yes		yes		yes		no		yes		yes		no		yes		yes		yes		yes		yes	
Customer service department/country:	yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes	
Customer service performance level guaranteed:	yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes	
Opening hours:	08.00- 18.00hrs GMT		Standard business hours		Country's banking hours		8:00 à 18:30 CET (5/7 days)		08h00- 18h00 GMT		Country's banking hours		8am-7pm(Mon-Thurs)8am-		Standard business hours		07:30 - 18:30		08:00 - 18:00 hours		24 hours, Mon-Fri		9 am - 5 pm		8:00-18:00		Standard banking hours		08:00 a.m.- 06:00 p.m.		8 am - 18 pm CET		Standard Banking Hours		8-18 local time		07:45-19:30 CET		08:00am-06:00pm	
Contact Information																																								
Contact Name:	Malcolm D.Wright		Andrew Crosland		Ramón Delclaux de la Sota		Elisabeth Signes		Peter Jameson		Jasmin Marasliogluj		Inger Christiansen		Bradley Lonnen		Kylie Seymour		Fred Plasmeijer		Beat von Gunten		Johnny Roos		Mikael kepp		Anne Boden		Sabine Zucker-Bremer		José Luis Calderón		Jerry Pearce		Patrik Havander		Martine Sodaify		Jürgen Lutz	
Country:	UK		UK		Spain		France		UK		Germany		Denmark		Germany		UK		Netherlands		United Kingdom		Belgium		Denmark		United Kingdon		Austria		Spain		UK		Sweden		France		Germany	
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