Table 5: International cash management services in Asia Pacific 2010

Bank Name		Agricultural Bank of China Limited		Bank of America Merrill Lynch		Bank of Communications		BNP Paribas		Citi		Deutsche Bank		HSBC		ICBC		J.P. Morgan		RBS		Standard Chartered Bank	
Region ICM Strategy		Provides comprehensive treasury solutions and qualified service for local and global clients		Provide integrated treasury solutions to meet the local, regional and global needs of clients		Leading integrated treasury solutions provider in Greater China region		To provide innovative and value-added ICM solutions		To deliver superior treasury solutions that empower our clients		Premier global transaction bank with robust regional capabilities		HSBC is one of the most well positioned international cash management banks providing advisory services to clients around the world.		To achieve breakthroughs in key areas		Provide working capital solutions to collect, invest and pay funds worldwide		Help clients optimise working capital and expand businesses within Asia and to other regions		Leading provider of international cash management solutions and be the core bank for our clients	
Region Infrastructure and Country Coverage																							
Bank processing systems for region:		One global centre		One Global Banking System		one global centre		Regional cash processing centre		Regional cash processing center		One for the region ex Japan		Approximately 20 in ASP		One global core banking system		Single system with local instances		Single system for the region		Global and Regional Systems	
SWIFT corporate access -	No. of corporate users in region:	21-50		21-50		1-20		1-20		50-99		1-20		1-20		1-20		1-20		1-20		21-50	
Host-to-host connectivity		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes	
Direct interface to treasury systems -	No. of different systems covered:	50		3		30		2		15		2		20		30		99		1		17	
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'**
Full service branch countries:		3	0	12	10	5	9	9	5	18	14	14	2	20	1	8	27	14	11	11	4	21	26
Countries where direct access to:																							
	Paper based clearings:	3	0	1	0	4	9	6	1	16	1	13	2	19	0	4	27	12	8	9	5	17	25
	Same day clearing systems:	3	0	12	9	4	9	10	2	18	0	14	2	17	0	7	27	11	10	11	4	17	10
	Automated clearing house Systems:	3	0	12	9	4	9	7	2	16	1	12	2	16	1	3	27	12	10	9	3	16	10
Country full service branches:		**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'**
	Australia & New Zealand:	1	11	1	1	0	24	0	0	9	1,168	0	1,340	27	1,090	1	1,346	3	1,000	0	2,435	1	1,200
	China:	24,064	56	3	4	2,648	0	3	16,386	23	82,730	4	67,757	47	75,700	16,226	142	5	10,000	14	42,879	53	18,666
	Hong Kong:	1	30	1	0	44	94	1	1	19	2,273	1	98	105	0	50	797	1	10	5	0	77	0
	India:	0	31	5	10	0	0	8	14	39	8,300	6	14,377	47	13,781	0	11,448	1	500	28	36,118	94	35,000
	Indonesia:	0	12	1	1	0	14	1	0	17	18,720	2	3,947	29	771	12	1,032	1	200	20	1,150	13	1,047
	Japan:	1	88	1	2	1	0	0	0	31	24,470	1	406	2	0	2	1,789	1	500	1	418	1	786
	Malaysia:	0	9	2	2	0	40	0	0	7	0	1	343	40	0	0	450	1	300	5	0	33	0
	Pakistan:	0	18	0	0	0	0	0	0	23	4,475	3	3,100	5	47	0	1,276	0	0	79	2,582	162	0
	Phillipines:	0	9	1	2	0	0	0	0	6	1,155	1	2,100	8	1,991	0	735	1	800	0	1	5	0
	Singapore:	1	5	1	0	1	11	1	0	16	0	1	0	11	0	4	149	1	1	5	0	18	0
	South Korea:	1	18	1	1	1	16	1	1,346	299	3,888	1	6,525	11	0	2	4,830	1	400	1	911	390	0
	Taiwan:	0	36	1	2	0	44	1	0	66	32,780	1	296	33	1,827	0	148	1	0	23	645	86	65
	Thailand:	0	11	1	3	0	1	1	0	1	5,689	1	5,092	1	3,585	0	1,650	1	729	1	580	38	2,677
	Vietnam:	0	14	0	2	0	2	1	0	2	3,900	1	2,910	8	893	0	225	1	100	0	10	2	700
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'**
	Mass Payments:	1	0	12	10	6	2	1	1	18	14	14	2	20	0	8	27	14	11	11	12	16	5
	Mass Collections:	1	0	12	10	6	2	1	1	18	14	14	2	20	0	1	27	14	11	11	12	16	7
	Payment Cards - debit and credit -issued:	1	0	0	0	2	2	1	1	8	1	0	2	19	0	3	27	0	12	5	0	12	0
	- prepaid cards issued:	1	0	0	0	1	2	1	1	1	0	0	2	0	0	3	27	0	1	0	0	2	0
	Payment Card Acquiring for Merchants:	1	0	0	6	1	2	1	3	10	11	0	2	0	11	3	27	0	0	2	4	9	3
Region Liquidity Management Services																							
Multi-Lateral Netting	Possible number of currencies:	0		0		0		0		16		16		0		17		0		30		0	
	No. of countries covered:	0		0		0		0		8		14		0		8		0		10		0	
Notional Pooling (No. of countries where available)																							
Single Country	Single currency - Full offset:	0		9		0		10		6		5		10		0		4		7		9	
(All accounts in same location)	Partial offset:	0		9		0		10		15		5		10		0		4		7		16	
	Multi-currency - Full offset:	0		6		0		0		2		5		2		0		0		0		9	
	Partial offset:	0		6		0		0		15		5		2		0		0		0		16	
	Number of pooling currencies supported:	0		9		0		17		20		7		15		0		27		25		99	
	Location where master site/pool can be located:			2				10		AU, HK, ID, NZ, SG, JP		SG, HK, Japan, Indonesia		2				London		ID, JP, HK, SG, TW		10	
Multi-Country	Single currency - Full offset:	0		9		0		0		6		5		0		0		0		0		0	
(Leave funds locally in each country)	Partial offset:	0		9		0		0		20		5		21		0		0		11		16	
	Multi-currency - Full offset:	0		6		0		0		6		5		0		0		0		0		0	
	Partial offset:	0		6		0		0		20		5		21		0		0		11		16	
Sweeping (No. of countries where available)																							
Zero/Target Balancing	Domestic:	1		13		2		7		16		16		15		8		14		11		16	
	Cross Border within region:	0		10		0		3		10		6		8		8		8		2		16	
	Cross regional:	0		10		0		3		10		4		7		13		8		2		16	
Automatically Triggered Intra-day	Between own branches:	1		13		2		2		10		6		8		13		8		6		16	
	With MT101 agreement banks:	0		0		1		4		11		2		20		5		0		52		99	
Overnight sweep & funds returned next day		0		0		1		1		16		14		14		0		14		6		16	
Location where master site/pool can be located:				2				SG, HK, JP, IN		16		SG, HK, Japan, Indonesia		5				14 countries within Asia		11		16	
Investment of Excess Cash																							
On-line Investment Portal	Availability and products:	Own products only		Own & third party		Own & third party		no		Own & third party		Own products only		Own products only		Own & third party		Own products only		no		no	
Automated sweeps into money market funds	In which currencies:			USD		CNY		INR		LCY AND FCY AS ALLOWED BY LAW		EUR, USD		INR		RMB		USD, JPY, SGD, HKD, TWD, RMB				USD, EUR, JPY, NZD, SGD, HKD, AUD	
	No. of money market funds:	0		2		59		1		3		2		15		1		6		0		2	
Other investment instruments				Term Deposits		Dual interest Account		Mutual Funds & Term Deposit		Asia Money Market Deposit Account, Certificate of Deposits		NA		Online time deposits and local yield enhancing products		time/agreement deposit, equity, bonds, gold, short-term investing		Stable Balance Deposits, Multi-currency Enhancements		TD, CP, HYCA, Structured Products			
Provision of ICM Solutions Outside the Region																							
Via own branches in:				Europe, Latin America, North America				Europe, Middle East & Africa, Latin America, North America		Europe, Middle East & Africa, Latin America, North America		Europe, Middle East & Africa, Latin America, North America		Europe, Middle East & Africa, Latin America, North America		Europe, Middle East & Africa, North America		Europe, Latin America, North America		Europe, Middle East & Africa, Latin America, North America		Europe, Middle East & Africa, Latin America, North America	
Via partner banks and/or banking club(s):		Partner banks only		Partner banks only		Partner banks only		Partner banks only		Partner banks & banking club(s)		Partner banks only		Partner banks & banking club(s)		Partner banks only		Partner banks & banking club		Partner banks only		Partner banks only	
Delivery & Customer Service																							
No. of countries with resident cash management specialist:		6		12		2		5		18		15		20		15		13		11		20	
Single customer service department for region & location:		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes	
Single customer service contact for whole region:		yes		yes		yes		no		yes		yes		yes		no		yes		yes		yes	
Customer service department/country:		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	
Opening hours:		Local working hours		Standard banking hours		Banking hours		9.00 am to 6.00 pm		9:00 am to 6:00 pm		Local working hours		08:30 - 19:30		Regular working hours		24 hours, Mon-Fri		General business hours		Standard banking hours	
Contact Information																							
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