

HSBC HOLDINGS PLC

PAYMENT OF DIVIDENDS IN UNITED STATES DOLLARS, STERLING OR HONG KONG DOLLARS

On 30 July 2012, the Directors of HSBC Holdings plc declared the second interim dividend for 2012 of US\$0.09 per ordinary share. The dividend is payable on 4 October 2012 to holders of record on 16 August 2012 on the Hong Kong Overseas Branch Register and on 17 August 2012 on the Principal Register or the Bermuda Overseas Branch Register. The dividend is payable in cash in United States dollars, sterling or Hong Kong dollars, or a combination of these currencies and with a scrip dividend alternative.

In the absence of instructions to the contrary, shareholders on the Principal Register will automatically receive dividends in sterling. However, shareholders with addresses in the United States will automatically receive dividends in United States dollars unless they currently receive payment in one of the other currencies or make an election to do so. In the absence of instructions to the contrary, shareholders on the Hong Kong Overseas Branch Register and the Bermuda Overseas Branch Register will automatically receive dividends in Hong Kong dollars and United States dollars respectively.

Dividends payable in cash in sterling or Hong Kong dollars on 4 October 2012 will be converted from United States dollars at the forward exchange rates quoted by HSBC Bank plc in London at or about 11.00 am on 24 September 2012 (US\$1=HK\$7.7527 and £1=US\$1.6205). Accordingly, the amount payable on 4 October 2012 will be:

US\$0.09 per share;

approximately HK\$0.697743 per share; or

approximately £0.055538 per share.

The dividend payable to holders of American Depositary Shares ('ADSs'), each of which represents five ordinary shares, will be US\$0.45 per ADS. The dividend will be paid on 4 October 2012 in cash in United States dollars or in new shares to those who have elected to receive the scrip dividend alternative. The cash dividend for participants in the dividend reinvestment plan, operated by the depositary, will be invested in additional ADSs.

Ralph Barber
Group Company Secretary
HSBC Holdings plc

24 September 2012