

## Understanding Commercial Banking

The Commercial Banking line of business helps their customers finance their different business through credit and through debt.

There are a few different areas within HSBC Commercial Banking: mainly the large corporates, as well as business banking, which serves the smaller sized corporations in the country, and also international subsidiary banking, providing them with working capital solutions, cash management services as well as treasury services, helping to grow as well as internationalise their business.

So within HSBC there are many different areas.

So the way Commercial Banking can interact with those different divisions is really dependent on what the customer needs.

So, for example, if you have a client that does a lot of work in the US, whereas they are based in Canada, we could interact with our colleagues in the Global Markets division to offer them foreign exchange solutions and treasury solutions.

I have a very keen interest towards understanding how corporations work.

I've had the opportunity to analyse companies' financial statements, conducting financial analysis for these companies as well.

The biggest thing that appealed to me about Commercial Banking was the fact that we would get to interact really closely with the client.

You have to really get a deep understanding of what the client does, the different industry they work in so that you can offer them suitable solutions, and that was what attracted me to Commercial Banking.

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