#### Is Marketing having a mid-life crisis?

#### Important notice

The information set out in this presentation and subsequent discussion does not constitute a public offer for the purposes of any applicable law or an offer to sell or solicitation of any offer to purchase any securities or other financial instruments or any recommendation in respect of such securities or instruments.

#### Forward-looking statements

This presentation and subsequent discussion may contain projections, estimates, forecasts, targets, opinions, prospects, results, returns and forward-looking statements with respect to the financial condition, results of operations, capital position and business of the Group (together, "forward-looking statements"). Any such forward-looking statements are not a reliable indicator of future performance, as they may involve significant assumptions and subjective judgements which may or may not prove to be correct and there can be no assurance that any of the matters set out in forward-looking statements are attainable, will actually occur or will be realised or are complete or accurate. Forward-looking statements are statements about the future and are inherently uncertain and generally based on stated or implied assumptions. The assumptions may prove to be incorrect and involve known and unknown risks, uncertainties, contingencies and other important factors, many of which are outside the control of the Group. Actual achievements, results, performance or other future events or conditions may differ materially from those stated, implied and/or reflected in any forward-looking statements are made, and the Group does not assume, and hereby disclaims, any obligation or duty to update them if circumstances or management's beliefs, expectations or opinions should change. For these reasons, recipients should not place reliance on, and are cautioned about relying on, any forward-looking statements. Additional detailed information concerning important factors that could cause actual results to differ materially is available in our 2016 Annual Report and Accounts.

This presentation contains non-GAAP financial information. The primary non-GAAP financial measure we use is 'adjusted performance' which is computed by adjusting reported results for the period-on-period effects of foreign currency translation differences and significant items which distort period-on-period comparisons. Significant items are those items which management and investors would ordinarily identify and consider separately when assessing performance in order to better understand the underlying trends in the business. Reconciliations between non-GAAP financial measurements and the most directly comparable measures under GAAP are provided in the 2016 Annual Report and Accounts and the Reconciliations of Non-GAAP Financial Measures document which are both available at www.hsbc.com.

### The small print



## My father





## Closed for good

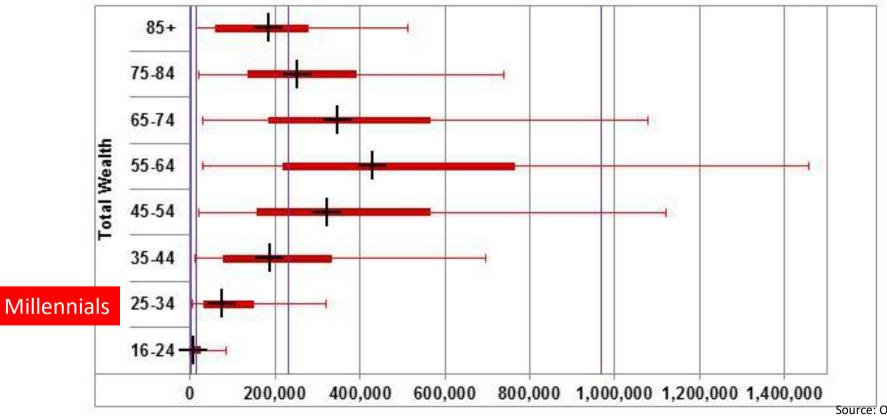
#### or bad?



#### No interest in £1,000



#### "Because that's where the money is"



Source: ONS 2010



#### 1993

-

## Segments



#### Closed

#### **Spontaneous**

## first direct

Open

first direct

Planful

## Average is not OK



#### Individualise





## My partner

#### Unusual account balance







#### Contact strategy



#### HOME BUYERS: MORTGAGE PROCESS

your Real Estate Partner

#### Thinking of BUYING A HOME in the next 12 months?

#### ATTEND OUR FREE HOMEBUYER SEMINAR

#### FIRST TIME BUYER EVENING

Thursday 23<sup>rd</sup> February 5pm - 9pm

#### Contact us on: **028 9066 8228** TO BOOK YOUR **PRIORITY APPOINTMENT**



Mortgage Adviser NI First Time Buyer



### Keeping up with the Millennials

#### Ready for change?

Build a current account that's shaped around you. Switch to Barclays – it's simple and safe



#### Pay your share of, "They'll love this!"

'Pay Your Contacts'. Now you don't need bank details, just a mobile number

With our mobile app you can securely pay anyone who has a Visa debit card using just their mobile number. They'll instantly get a text to collect the money, and it will be in their account in 1-2 working days. You can send up to £250 a day.

Switch to a current account that lets you bank on demand

# FIXED SAVINGS RATES THAT WON'T BUDGE

#### Start saving now. Call 0800 123 4567

▶ High Interest Deposit Bond ▶ Regular Saver ▶ Guaranteed Income Bond

HSBC The world's local bank

Issued by HSBC Bank plc. Account opening subject to status and account opening criteria and local regulatory requirements. To help us continually improve our service and in the interests of security we may monitor and/or record your communications with us. Lines are open 8am to 10pm every day (except Christmas Day, Boxing Day and new Year's Day). XXXXXX



## Inspire





## The next gen





#### Pinnacle of propositions

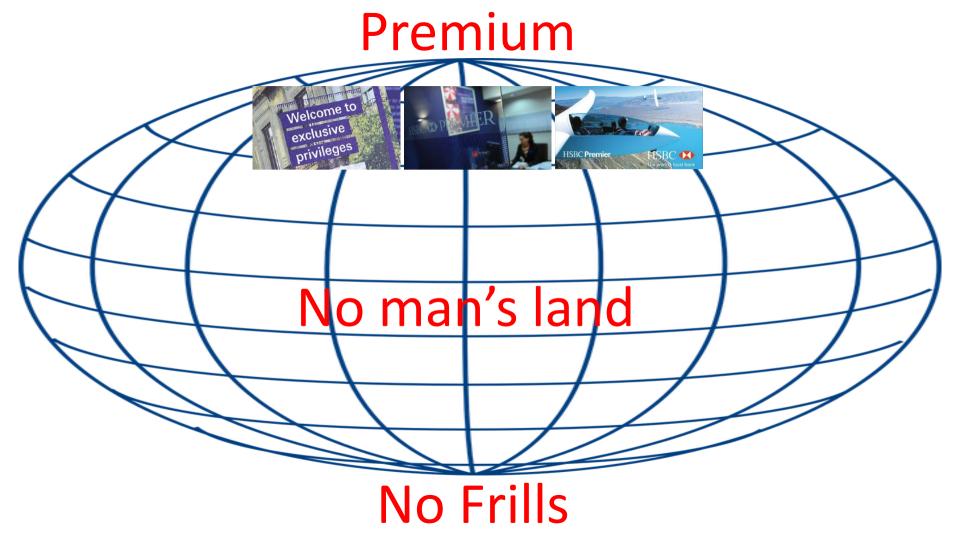


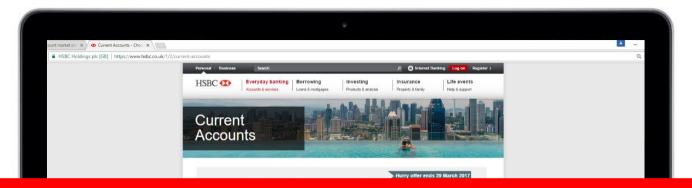












#### No frills

	HSBC Advance Bank Account 2200 when you Switch and stay	~		
	HSBC Premier E200 when you Switch and stay	~		
	Bank Account	~		
	Basic Bank Account	~		
	Student Bank Account	~		
\sk me anything 🛛 🖟 🗖	2 📾 🖨 💴 🎯 🔟		へ do) 聖 ENG 07 16/03	
	MacBook Pro			
			-	
-	-	-		-

#### Let's Go Forward

Here to help you prosper

#### Something or same thing

For your next step, we'll be by your side

Onwards.

Show all



#### WATCHDOG PRAISES TELEVISION COMPANY 332

TV Carlisle-based Border TV has been hailed for a twin-pronged approach to news and sport coverage.



Cumbria headlines Cumbria news index

> FULL TELETEXT CONTENTS 101 Win a Box of Pokemon Cards!!!! p355

331

Tomorrow Films Subtitles London Tonight

# webtrends<sup>®</sup>





#### 1993





#### Innovate



#### The future is already here



## It's just not very evenly distributed

#### AI headlines

	Split size	Curiosity	Directness	Friendly	Offbeat	Urgency	Сору	
It would be a shame to miss up to 30% off utility belts! We've got all you've ever wanted from Wayne Enterprises.	33675	36%	87%	58%	33%	50%		
2 Announcing: those who delay will miss out!	33675	30%	76%	47%	23%	78%		
3 Hove the smell of offers in the morning What's the big deal?	33675	64%	57%	57%	37%	39%		
Hurry - say hello to my little discount When you've got it, you've got it!	33675	63%	76%	57%	54%	50%		
Every man needs good utility belts, snap up up to 30% off now	33675	43%	(45)	35%	24%	54%		
Try saying no to up to 30% off! Take a peek at great pieces from Wayne Enterprises.	33675	24%	89%	40%	20%	50%		
Can we tempt you with up to 30% off? Work some magic on your wardrobe - I love the smell of deals in the morning.	33675	77%	74%	68%	35%	39%		
You'd be a strong man to resist these offers - every man needs good utility belts, grab up to	33675	60%	92%	58%	28%	52%	Ê	
	MacBoo	k Pro						

#### Al copy

There is no one else in the world. There is no one else in sight. They were the only ones who mattered. They were the only ones left. He had to be with me. She had to be with him. I had to do this. I wanted to kill him. I started to cry. I turned to him.



## Al visuals



### Al agency



4

5

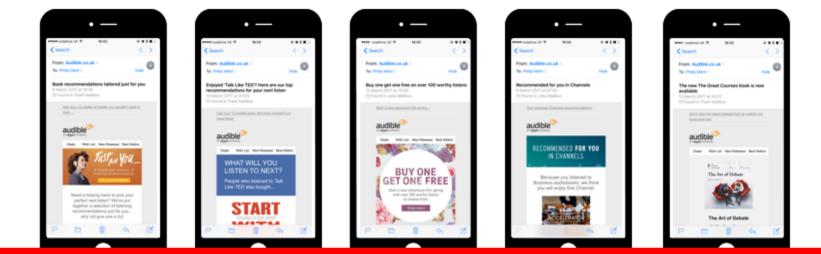
The five things you need to know today

MOST READ

P



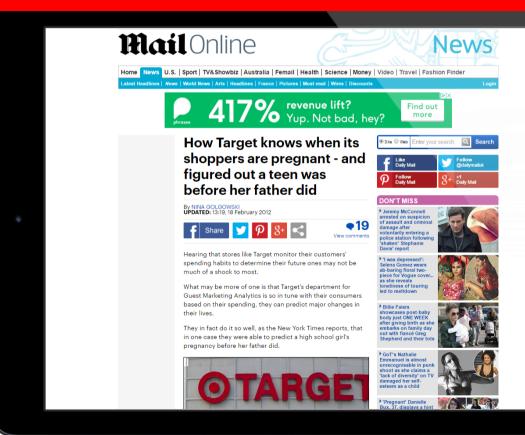
Why Cosabella replaced its agency with AI and will never go back to humans



#### Personal

Ta: Proje Marci ) How Control - How Control	To: (Help start ) Help Your next great listen is already in your Wish Live	Use your 11 credits on Business Best Sellers	Tex (Hulp Mark ) Hule  Today's Daily Deal for only £2.99 Today's Daily Ceal for only £2.99 Today # 00:20	Ter (Hulp State ) Hulp  Our favourite 100 audiobooks of all time Today at 10:01
1 March 2017 at 2010 1 (5) Found in Trank-Mallbox Distriction one from sensity	28 Pelonuary 2017 at 00.04 C3 Pound in Shash Malibon Policia (Roman Animal	Encoder in John Mallack Best Select. a print was to an and prefix	[2] Found in Tranh Mailbox 20th Rome in Nazeri Anternat for (22.00)mbas ante.	Diffuend in John Maribos An John Mit Account of averan John primiting Solitor to coasting and hole
audible	audible	audible <sup>®</sup>	audible	audible
Dear Philip Meth, Yao nade 17 hank you for taking part in our Charmine study this much. Any feedback you have provided a well play andpor rate in	the file of the factor for the file of the former for the former former former for the former fo	Business Best Sellers Tink sweet to our most social books P		
how we shape the exciting new members benefit. Where is plant second entedlit. This condition to select baseds the purchase of any title in our stored. Only have to damy title in our stored.	Lock what's getting rave	Prof Sizes Paters	No. 62.99	
	P D 🛊 🔍 🗹	P D 2 4 0	P D 3 4 0	

#### TMI





## Implement

## Vision without action is daydream

# Action without vision is nightmare

#### Japanese proverb

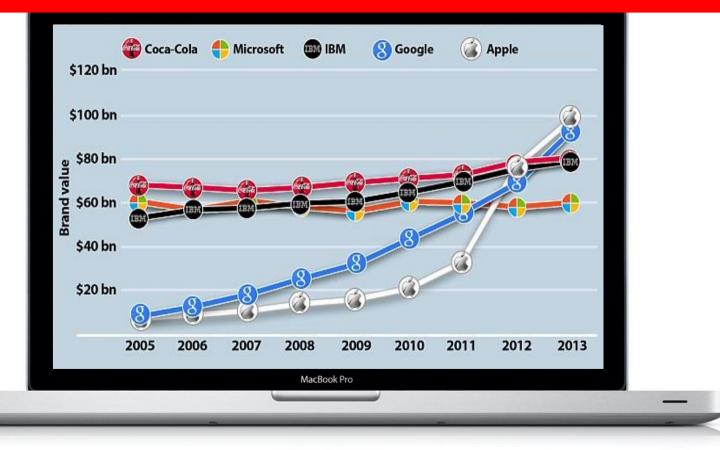




#### Second curve



#### Second curves needed





#### Marketers?



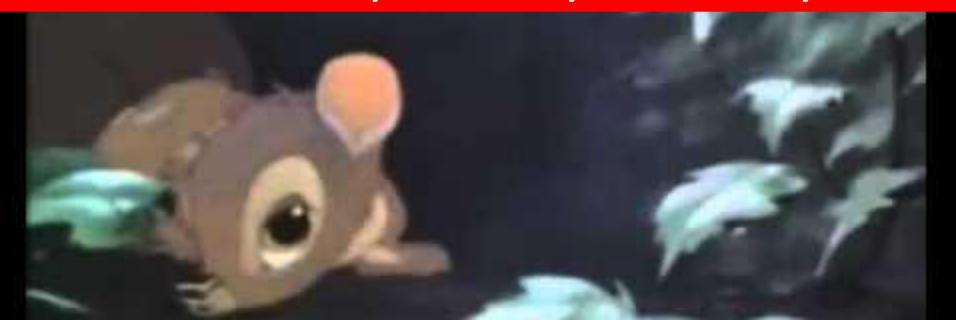


## Who killed curiosity





#### or more importantly creativity?



## Mar-tech-data-ers



# Question everything