APPENDIX



SCOTLAND



IRELAND



ENGLAND

Pipes

Never underestimate the importance of local knowledge.

To truly understand a country and its culture, you have to be part of it.

That's why, at HSBC, we have local banks in more countries than anyone else. And all of our offices around the world are staffed by local people.

It's their insight that allows us to recognise financial opportunities invisible to outsiders.

But those opportunities don't just benefit our local customers.

Innovations and ideas are shared throughout the HSBC network, so that everyone who banks with us can benefit. Think of it as local knowledge that just happens to span the globe.



why

My?

why

Why



why

(Jürgen Thomas, 3 years old.)

why?

Why

why

why



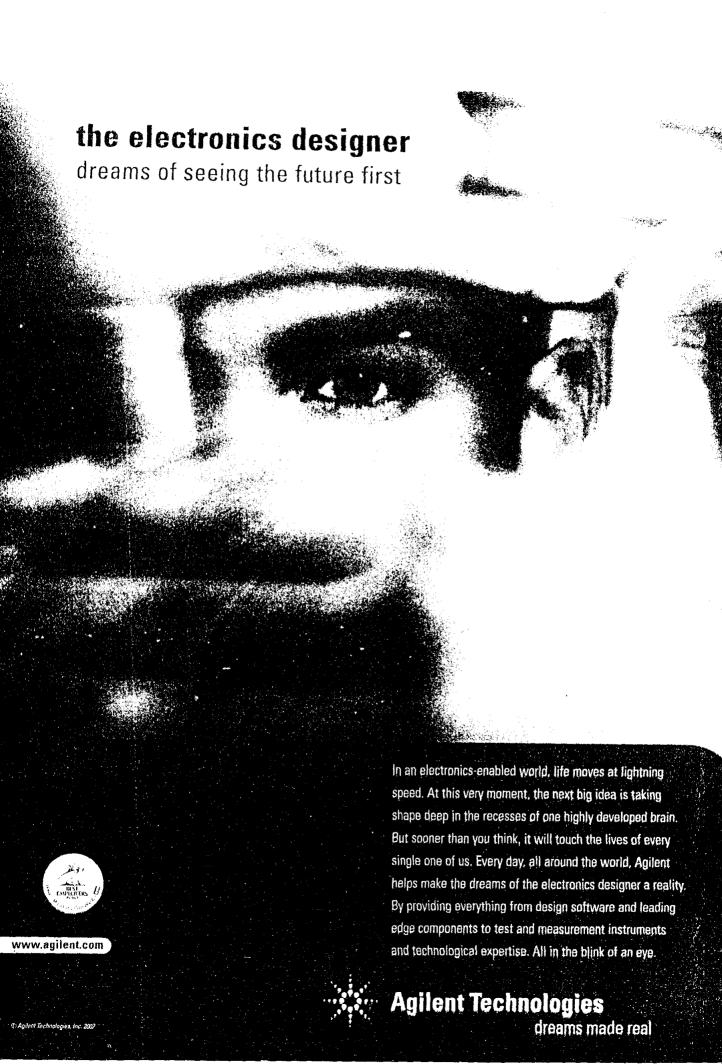


Why not

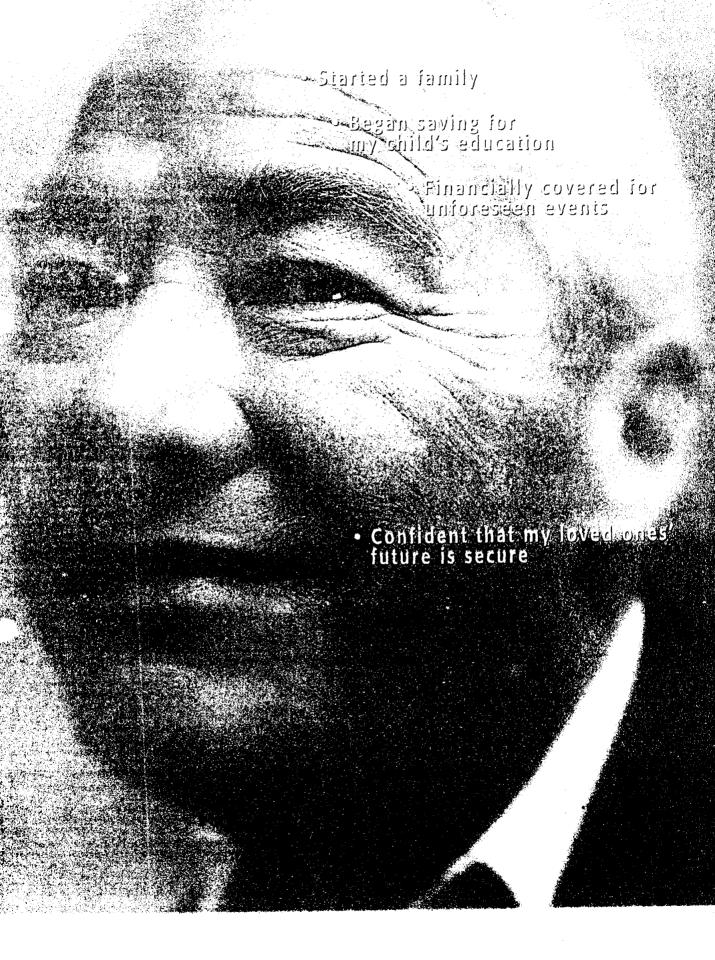
(dürgen Thomas, engineer, of years later)

Why not simplify operations and reduce costs by sharing design characteristics? Why not increase efficiency by creating a single family of aircraft for 100 to 550 passengers? Why not meet the challenge of growing markets by building the world's first full double-decker aircraft? Why not satisfy passenger demands for increased comfort with the innovative A380? People like Jürgen Thomas, the engineer behind the A380, are always asking questions is a









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Wouldn't it be nice to grow old with a few more laugh lines? It's easy if you have proper protection and a long term savings plan with the right company. Established over 100 years ago, the Allianz Group is trusted by over 60 million customers worldwide. For personal insurance solutions covering the different stages in your life, backed by the financial security of a global leader, turn to Allianz in Asia. Because wherever life takes you, we provide peace of mind along the way. Allianz. The Power On Your Side.



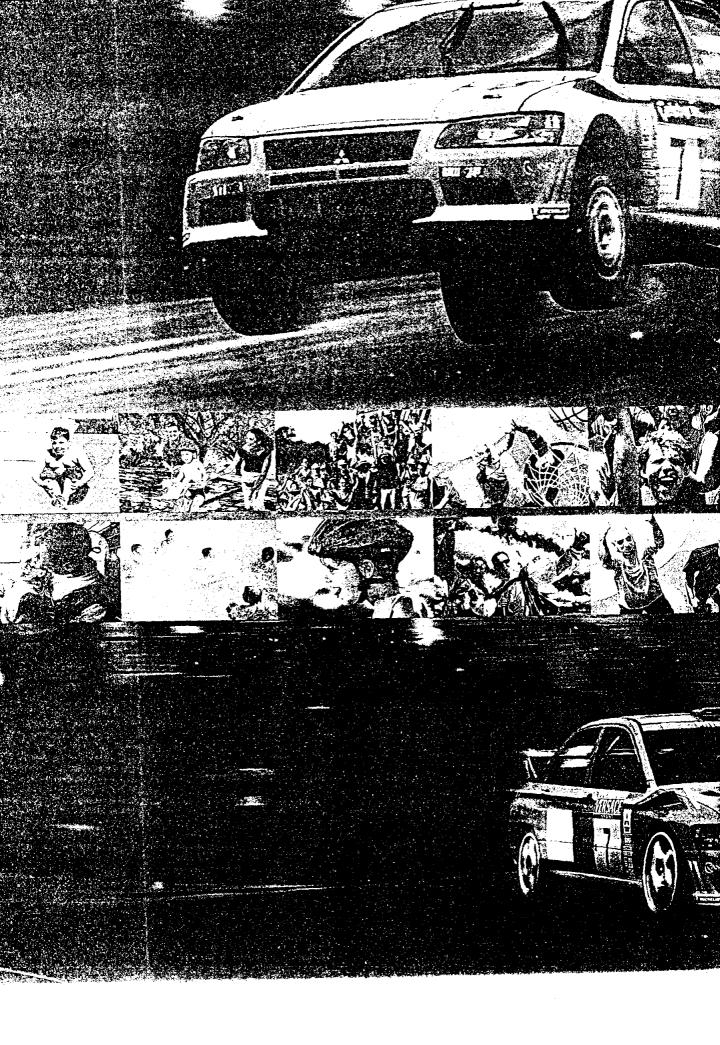
Allianz Group. Leading Global Insurer and Asset Manager.

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Good advertising doesn't just inform. It sells. It helps move product and keep businesses in business. Every time an ad arouses a consumer's interest enough to result in a purchase, it keeps a company going strong. And it helps secure the jobs of the people who work there.

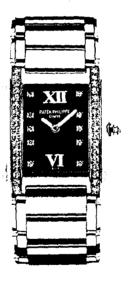
Advertising. That's the way it works.





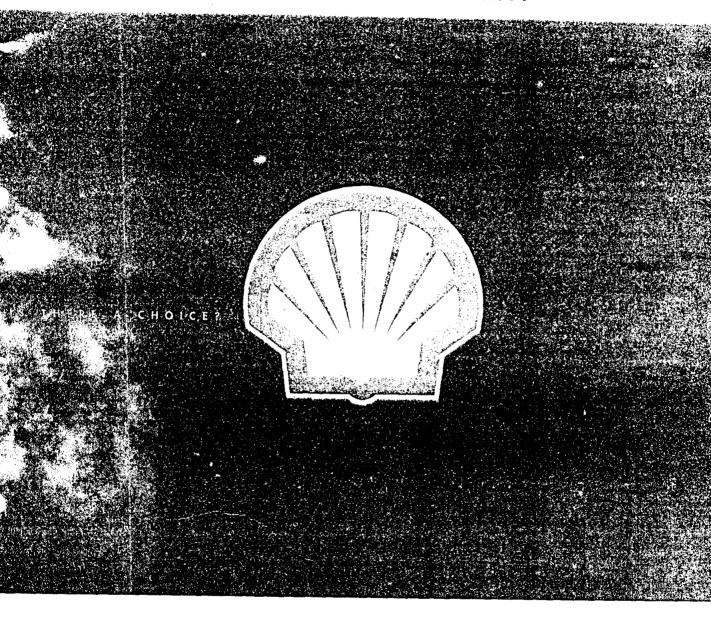






Twenty-4° by Patek Philippe

OR CLEAR THE AIR?



Shell believes that action needs to be taken now. We are delivering on our commitment to reduce greenhouse gas emissions from our operations. We're working to increase the provision of cleaner burning natural gas and encouraging the use of lower-carbon fuels for homes and transport. It's all part of our commitment to sustainable development, balancing economic progress with environmental care and social responsibility. Solutions to the future won't come easily, particularly in today's business climate, but you can't find them if you don't keep looking.

CLOUD THE 1990E

PROFITS & PRINCE

The issue of global warming has given rise to heated debate. Is the burning of fossil fuels and increased concentration of carbon dioxide in the air a serious threat or just a lot of hot air?

(Each Shell company is a separate and distinct entity. In this advertisement, the wards "Shell", "we", "us" and "our" refer, in some places, to the Royal Dutch/Shell Group as a whole, and in others to an individual Shell company or companies, where no useful purpose is served by identifying the specific company or companies.)



eart Disease, Emphysema, And May Complicate Pregnancy.



U.S. SURGEON GENERAL'S WARNING: Smoking Causes Lung Cancer, Hea