

# Company – Executive Briefing

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## 1. Executive Summary:

HSBC Holdings plc is a British universal bank and financial services group, headquartered in London with a multinational footprint and historical ties to East Asia. It is the largest Europe-based bank by total assets, totaling US\$3.098 trillion as of September 2024, ranking 7th globally. The company reported a trailing twelve-month (TTM) revenue of \$57.99 billion and a market capitalization of \$218.14 billion, offering comprehensive financial solutions globally.

## 2. Key Offerings & Business Segments:

**International & Cross-Border Banking:** Services facilitating global financial activity, including opening U.S. and overseas accounts, Global Money Accounts, international transfers, and mortgages for international borrowers.

**Retail & Commercial Banking:** Standard banking products such as checking, savings, credit cards, debit cards, Certificates of Deposit, personal loans, and home loans for both personal and business clients.

**Wealth Management:** Investment solutions including advisory, financial planning, structured products, fixed income, mutual funds, equities, ETFs, self-directed brokerage, and retirement planning, alongside various insurance offerings.

**Digital Banking:** Comprehensive online and mobile banking platforms supporting mobile check deposit, mobile payment options, wire transfers, real-time payments, and bill pay.

## 3. Strategic Direction & Initiatives:

**Global Connectivity:** Strong emphasis on international services, supporting clients with cross-border banking needs, including those new to the U.S. for living or studying.

**Holistic Financial Wellness:** Providing resources and tools via the Financial Wellness Center to support clients' financial planning and education.

**Integrated Digital Experience:** Focus on robust online and mobile banking platforms to facilitate seamless account management and money movement.

## 4. Market Positioning & Target Audience:

HSBC positions itself as a leading global universal bank, leveraging its extensive multinational footprint and historical connections. Its primary target audience includes individuals and businesses with international banking needs, seeking comprehensive financial services from a globally integrated institution.