

## Michael Roberts President and Chief Executive Officer, HSBC USA

Michael Roberts is President, CEO and Executive Director of HSBC North America Holdings Inc., and also serves as Chairman of HSBC Bank USA, N.A., and HSBC USA Inc. He is a Group Managing Director of HSBC Holdings plc and a member of the Group Executive Committee. His appointment to these roles took effect in October 2019.

He oversees HSBC Holdings plc's US businesses which serve domestic and international customers across Retail Banking and Wealth Management, Commercial Banking, Global Private Banking, and Global Banking and Markets.

Previously Mr Roberts was at Citigroup, most recently as Global Head of Corporate Banking and Capital Management and Chief Lending Officer. In these roles, he managed 1,500 bankers across 100 countries, and was responsible for lending to institutional, private banking and retail customers globally. During his 33-year career at Citi, he held various senior leadership roles in the US and abroad, including Head of Global Financial Institutions, Head of Global Automotive and Industrials, CEO of Citibank Canada, and positions in France, Belgium and Turkey.

Mr Roberts holds a bachelor's degree in economics from the University of Texas, Austin, and a master's degree in banking and finance from the Columbia University School of International and Public Affairs.