

HSBC Holdings plc

Draft Notice for Publication in the
Las Vegas Review-Journal
in Connection with a Notice Pursuant to the
Change in Bank Control Act Regarding the Change in Control of
Household Bank (SB) N.A.

A notice of Change in Bank Control has been filed on November 27, 2002 with the Comptroller of the Currency, Washington, D.C. 20219 by HSBC Holdings plc to acquire a controlling interest in Household Bank (SB) N.A., Las Vegas, NV. The notice was filed pursuant to 12 USC 1817(j) of the Federal Deposit Insurance Act and/or Part 5 of the regulations of the Comptroller of the Currency that require parties who wish to acquire control of a national bank to notify the Comptroller of the Currency in writing 60 days prior to the proposed acquisition. Unless extended by the Comptroller of the Currency, the 60-day review period expires on January 26, 2003. Be advised that: (i) a letter of nondisapproval can be issued in advance of the close of the statutory period; (ii) the Comptroller of the Currency may extend the period of review consistent with the provisions of 12 USC 1817(j) and/or 12 CFR 5.50; and (iii) the remaining portion of the notice will be kept confidential until the Comptroller of the Currency has acted, but at that time certain additional summary information will be released and made available, upon the request of any person, consistent with the Freedom of Information Act, 5 USC 552 ("FOIA") and 12 CFR 5.50.

Any persons desiring to comment on this proposed acquisition should submit their written comments within 20 days of the date of this publication to:

Office of the Comptroller of Currency
Western District Office
Attn: Licensing Manager
50 Fremont Street
Suite 3900
San Francisco, CA 94105-2292

The 20 day comment period will end on December 23, 2002. The public file is available for inspection in the district office during regular business hours.