

# **Standard Chartered Bank AG**

**Disclosure report pursuant to Part 8 CRR for the Financial Year 2025**

## Table of contents

|     |   |    |
|-----|---|----|
| 1   | General.....  | 4  |
| 1.1 | Introduction (Art. 431 ff. CRR) .....   | 4  |
| 1.2 | Scope and extent (Article 433c CRR).....  | 4  |
| 1.3 | Restrictions on disclosure (Art. 432 CRR) .....   | 4  |
| 1.4 | Frequency of disclosure (Art. 433 CRR) .....  | 4  |
| 2   | Risk management objectives and policy (Art. 435 CRR) .....  | 5  |
| 2.1 | Statement on the adequacy of risk management procedures and concise risk statement in accordance with Art. 435 (1) (e) and (f) CRR, strategies and procedures for managing risks for each individual risk category in accordance with Art. 435 (1) (a) CRR..... | 5  |
| 2.2 | Number of directorships held by members of the management or supervisory body Management and supervisory information in accordance with Art. 435 (2)(a) CRR .....   | 10 |
| 2.3 | Disclosure of the strategy for selecting members of the management body and their actual knowledge, skills, and experience in accordance with Article 435 (2)(b) CRR .....  | 11 |
| 3   | Disclosure of own funds (Art. 437 letter a) CRR) .....  | 12 |
| 4   | Disclosure of own funds requirements and risk-weighted exposure amounts (Art. 438 letter d) CRR) .....  | 23 |
| 5   | Information on key parameters (Art. 447 CRR) .....  | 26 |
| 6   | Disclosures on remuneration policy in accordance with Art. 450 (1) (a) - (d) and (h) - (k) of Regulation (EU) 2019/876 (CRR II) and Section 16 of the German Remuneration Ordinance for Institutions (Institutsvergütungsverordnung) .....                      | 28 |
| 6.1 | Information on remuneration paid to risk-bearing units for the financial year .....   | 33 |
| 6.2 | New hire bonuses and severance payments granted or paid to risk takers .....  | 36 |
| 6.3 | Variable remuneration withheld from previous years .....  | 37 |
| 6.4 | Number of individuals receiving high remuneration .....   | 42 |
| 6.5 | Quantitative information on the total amount of all remuneration .....  | 43 |

## List of tables

|  |    |
|--|----|
| Table 1. Overview of market price risk values as of 31 December 2025 .....   | 8  |
| Table 2. Total breakdown of gross loss for operational risk as of 31 December 2025 .....   | 9  |
| Table 3. Liquidity ratios as of 31 December 2025 .....   | 9  |
| Table 4. Capital ratios as of 31 December 2025 .....   | 9  |
| Table 5. Number of management and supervisory functions held by members of the Management Board .....                            | 10 |
| Table 6. Number of management and supervisory functions held by members of the Supervisory Board .....                           | 10 |
| Table 7. Composition of regulatory own funds (CC1) .....   | 20 |
| Table 8. Reconciliation of regulatory own funds with the balance sheet contained in the audited financial statements (CC2) ..... | 22 |
| Table 9. Overview of total risk amounts (OV1) .....  | 25 |
| Table 10. Key parameters (KM1) .....   | 28 |
| Table 11. Information on remuneration granted to risk takers for the financial year (REM1) .....                                 | 35 |
| Table 12. Details of special payments to employees (REM2) .....  | 37 |
| Table 13. Details of retained remuneration (REM3) .....  | 41 |
| Table 14. Details of remuneration of EUR 1 million or more per year (REM4) .....   | 42 |
| Table 15. Details of total remuneration in accordance with Section 16 of the IVV .....   | 43 |

# 1 General

## 1.1 Introduction (Art. 431 ff. CRR)

Standard Chartered Bank AG (hereinafter referred to as "SCB AG" or the "Bank") publishes this disclosure report for the Financial Year 2025 as of 31 December 2025. The requirements and general principles for disclosure are set out in Art. 431 ff. REGULATION (EU) No. 575/2013 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL from June 26, 2013, on prudential requirements for credit institutions and amending Regulation (EU) No. 648/2012 (hereinafter referred to as "CRR").

SCB AG, with the identification number ("LEI" – Legal Entity Identifier) 549300WDT1HWUMTUW770, has its registered office in Frankfurt am Main and is registered at the Frankfurt am Main Local Court under registration number HRB 108109. SCB AG is a wholly owned subsidiary of Standard Chartered Bank ("SCB"), a regulated credit institution and indirect subsidiary of Standard Chartered PLC ("SCPLC" or the "Group") with its registered office in the United Kingdom.

SCB AG is a credit institution within the meaning of Art. 4 (1) No. 1 CRR and is supervised by the German Federal Financial Supervisory Authority ("BaFin") and the Deutsche Bundesbank.

The Management Board of SCB AG has established a process for preparing the disclosure report, which forms the basis for the preparation of this report.

## 1.2 Scope and extent (Article 433c CRR)

In the financial year 2025, SCB AG met the criteria of an "other non-listed institution" pursuant to Art. 4 (1) No. 145 ff. CRR. Accordingly, selected annual disclosure requirements pursuant to Art. 433c (2) CRR must be fulfilled. These obligations are specified in Implementing Regulation (EU) 2021/637.

The information in this disclosure report relates to SCB AG. The figures disclosed are based on the financial statements prepared in accordance with the provisions of the German Commercial Code (HGB) for SCB AG. Unless otherwise stated, the figures are in EUR million.

## 1.3 Restrictions on disclosure (Art. 432 CRR)

SCB AG does not make use of the exemptions under Art. 432 CRR, according to which certain non-material and confidential information or trade secrets are exempt from disclosure. Rounding differences may occur in quantitative disclosures.

## 1.4 Frequency of disclosure (Art. 433 CRR)

Due to SCB AG's classification as an "other non-listed institution," the information required under Art. 433c CRR must be disclosed annually. No other classification by BaFin has been made for the Financial Year 2025.

## 2 Risk management objectives and policy (Art. 435 CRR)

### 2.1 Statement on the adequacy of risk management procedures and concise risk statement in accordance with Art. 435 (1) (e) and (f) CRR, strategies and procedures for managing risks for each individual risk category in accordance with Art. 435 (1) (a) CRR

SCB AG focuses on customers and products in corporate and investment banking ("CIB"). The CIB offering comprises transaction banking, capital markets, corporate finance and credit needs of large corporations, development organisations, governments, banks and institutional investors.

SCB AG uses the SCB Group's network to give European customers access to global markets and to offer international customers opportunities in Europe. In addition, SCB AG also acts as the euro clearing house for the Group in the context of global cash clearing. Frankfurt is the EU accounting location, while Paris and Stockholm carry out sales and marketing activities. The Polish branch focuses on internal support functions and does not carry out licensed banking activities.

SCB AG's strategic priorities are as follows:

- **Expanding its geographical presence** through a combination of establishing branches in new countries (onshore presence) and an expanded offshore presence in other selected markets. The focus here is on Southern Europe, Western Europe and Central and Eastern Europe.
- **Increasing the proportion of revenue** from business with financial institutions by prioritising highly profitable products such as reverse repos, and introducing new offerings such as leveraged finance, acquisition financing and transport finance.
- **Expanding the product range** across all our business divisions. SCB AG intends to build additional product capacity, particularly in Transaction Banking (including products in the areas of Flow Trade, Working Capital and Open Account) and in Global Banking (transport finance, leveraged and acquisition finance, as well as fund financing products).
- **Expansion of inbound business** (i.e. clients headquartered outside continental Europe who conduct business within the region). SCB AG plans to invest in additional resources to cover specific inbound corridors, particularly in Asian markets.
- **Diversification of product revenue** towards a more balanced distribution across the Global Banking, Transaction Banking and Markets divisions (within CIB).
- **Increasing operational resilience**, with DORA as a foundation, is set out further in our ICT & DOR Strategy.

As part of its regular risk inventory, SCB AG identifies the risks associated with its current and planned business activities and assesses them in terms of their materiality. Based on this, the Executive Board of SCB AG decides on a risk strategy and risk appetite. The objectives set out in the risk strategy and the limits defined in the risk appetite are incorporated into SCB AG's operational risk management.

SCB AG's risk management complies with current and planned national and European regulatory requirements and is based on the Group's guidelines. Overall responsibility for risk management activities and processes lies with the Management Board (MB) of SCB AG. The Executive Risk Committee (ERC) and the Non-Financial Risk Committee (NFRC) support the MB in monitoring and managing the financial and non-financial risks incurred to achieve the objectives set out in the risk strategy. In addition, the Financial Crime Risk Committee ("FCRC"), the Assets and Liabilities Committee ("ALCO") and the Information and Communication Technology ("ICT") Governance Committee were established to ensure effective risk management. In addition, ad hoc project steering committees may also be established to enable senior management to oversee specific initiatives that do not form part of day-to-day business operations.

In accordance with MaRisk, SCB AG manages and monitors all risks identified as material in its risk inventory. The risk appetite for all material risks is reviewed by the ERC and ALCO. Methods and monitoring measures are subject to regular reviews and continuous improvement to ensure that they are appropriate, forward-looking and capable of responding to changes in the internal and external risk environment. As a result, they are consistently embedded within the Bank's overall risk management framework.

All material risk types, except for liquidity risks, are included in the risk-bearing capacity calculation. SCB AG performs regular (at least quarterly) risk-bearing capacity calculations as part of the Internal Capital Adequacy Assessment Process (ICAAP). The ICAAP results for the reporting year indicate that SCB AG remained adequately capitalised from both a normative and an economic perspective and was able to meet its current and prospective capital requirements.

The normative perspective refers to the process of assessing, over a multi-year horizon, the ability to ensure ongoing compliance with all capital-related legal obligations and regulatory requirements, both under a base scenario and under adverse scenarios.

The economic perspective refers to the internal process for ensuring capital adequacy using internal risk assessment models and the internal definition of the capital required to maintain ongoing business operations. This involves defining a risk-bearing capacity ratio, which represents the ratio between capital supply and capital demand. The risk-bearing capacity ratio must not fall below the internal limit, which is reviewed regularly and adjusted as necessary.

As part of the ICAAP, SCB AG conducts regular and ad hoc cross-risk stress tests, at least quarterly, in addition to risk-specific sensitivity analyses. These stress tests are based on internally developed models and are used in various risk management processes, both on a risk-specific basis and across risk types. The institution-wide stress test scenarios are intended to reflect the risk profile of SCB AG's business model and to support the identification and assessment of emerging risks and vulnerabilities, including susceptibility to changes in economic and financial conditions. Based on the insights gained from stress testing, the Bank continuously seeks to enhance its understanding of its risk profile, its decision-making, and its processes, methodologies and governance structures. Stress testing therefore forms an integral part of SCB AG's risk management framework and supports a range of bank-wide management processes, including the strategic planning process, the ICAAP and the definition of risk appetite. Stress test results are also considered in capital planning to assess the feasibility of SCB AG's capital plan under adverse market conditions and to demonstrate a clear link between risk tolerance, business strategy, capital planning and risk management.

In addition, a reverse stress test is conducted annually to identify impacts that could lead to a breach of SCB AG's capital requirements, insolvency, or other situations such as the withdrawal of its banking license. SCB AG has a comfortable capital base, and a breach of the regulatory minimum requirements is considered highly unlikely. In addition, SCB AG has taken the necessary measures to prevent the reverse stress scenario from occurring.

SCB AG currently calculates RWA for credit risk using the Standardised Approach in accordance with the CRR. SCB AG is currently developing local IRB models and intends to submit its formal application to BaFin in H1 2027. RWA benefits are expected in later years as and when approval is granted.

SCB AG's capital requirements are determined as part of the annual Supervisory Review and Evaluation Process ("SREP"). In December 2025, SCB AG was required to meet total capital requirements of 14,48% (previous year: 19,7%), consisting of the 8% regulatory minimum, approximately 3,5% combined capital buffer, and 2,95% Pillar 2 requirements.

The capital forecast under the ICAAP assumes organic growth in SCB AG's equity as a result of profit retention, as well as capital injections by the parent company, in order to support the growth envisaged in the business strategy and the requirements under Article 21c CRD VI.

In addition to regulatory capital limits, SCB AG has defined further early warning indicators that are tailored to the specifics of its business and risk profile. On the one hand, these indicators relate to liquidity management. These include, in particular, the liquidity coverage ratio (LCR), the net stable funding ratio (NSFR) and the survival horizon (SH) for the institution's solvency. SCB AG maintains a sound liquidity position. The internal liquidity risk measurement

and management model indicates sufficient liquidity provision at the end of the financial year, even under various stress scenarios for the 2025 financial year. The LCR stood at 188% as of 31 December 2025.

On the other hand, these indicators serve to manage and minimize individual risks that are already considered in the risk-bearing capacity. These include key figures such as the proportion of SCB AG's early warning/early alert credit exposure in relation to total exposure, the EUR/USD exchange rate and the associated volatility, which relate to the institution's largest risks.

The results of the risk-bearing capacity calculation and stress tests, as well as other critical risk-related information, are reported at least quarterly to the Management Board and subsequently to the Supervisory Board as part of the overall bank risk report (GBRB, or Quarterly Aggregated Risk Report, abbreviated to QARR). In the event of significant risk events, the Management Board is immediately informed via ad hoc reports so that such events can be appropriately considered in the risk management process.

Overall, SCB AG has processes and methods in place that are appropriate for its risk profile for identifying, monitoring, and controlling risks. All risks relevant to the institution are considered. SCB AG's risk management procedures are reviewed on an ongoing basis and adjusted as necessary to take account of internal and external conditions.

The strategies for managing individual risk types that are material to SCB AG and the risk situation in the individual risk types are described below.

According to the risk inventory, the following risks were considered material for SCB AG as of 31 December 2025:

- Credit risk (including default risk, migration risk, concentration risk and ESG risk) – the potential loss arising from a counterparty failing to meet its agreed payment obligations to SCB AG.
- Trading risk (including trading book market price risk and the risk of valuation adjustments (“XVA”)) – The potential loss arising from the activities of SCB AG’s Markets division.
- Operational and technological risks (including risks relating to data management, external risks, governance, process failures, system and technology risks, third-party risks, and inter-concentration risk) - The potential loss caused by inadequate or failed internal processes, technological events, human error or the impact of external events (including legal risks).
- Treasury risk (including business risk, short-term liquidity risk, longer-term funding risk, interest rate risk in the investment book (“IRRBB”) and credit spread risk in the investment book (“CSRBB”)) - The risk of insufficient capital, insufficient liquidity or insufficient funding to support SCB AG’s business activities; the risk of earnings or value reductions due to interest rate fluctuations affecting positions in the investment book; and the potential loss arising from a pension plan deficit.

In 2025, SCB AG further refined its Enterprise Risk Management Framework (ERMF). Accordingly, compliance risk, financial crime compliance risk, information and cyber security risk, and third-party risks were classified as sub-categories of operational and technological risk, thereby aligning the framework with MaRisk. These constitute special functions within the meaning of MaRisk.

As of 31 December 2025, the following risk situation arose for SCB AG regarding material risks:

- **Credit risk:** Credit risk is defined as a material risk for SCB AG, with the sub-risk types of default risk, migration risk, concentration risk and ESG risk contributing to its materiality. As of 31 December 2025, none of the risk appetite indicators had been exceeded. Expected credit loss (ECL) amounted to EUR 5,2 million at the end of 2025. In 2025, SCB AG used the standardised approach for its Pillar 1 capital requirements (credit risk standardised approach (“KSA”). In 2018, SCB AG received a “tolerance statement” for the temporary use of the credit risk models approved by the Prudential Regulatory Authority (“PRA”, the supervisory authority in the United Kingdom) (“Advanced Internal Ratings Based Approach (A-IRBA)”). This tolerance statement expired on 1 January 2025 and SCB AG is preparing to apply for the “Foundation Internal Ratings Based Approach (F-IRBA)” for its “Large Corporates”. SCB AG is adequately capitalised in the meantime under the Standardised Approach.

Due to SCB AG's business strategy, credit concentration risk represents a significant risk for the bank. SCB AG therefore continuously monitors its credit concentration risk in relation to individual names, sectors and geographical regions through its committees.

- **Trading risk:** In 2025, SCB AG's Markets division will continue to focus on foreign exchange transactions ("FX") and repurchase agreements ("Repo") as part of its business strategy. The Total Value-at-Risk ("VaR") of the Markets trading book, comprising non-XVA and XVA components, has fallen from EUR 0,9 million as at the end of December 2024 to EUR 0,8 million in December 2025. The non-XVA VaR of the Markets trading book fell year-on-year from EUR 0,47 million to EUR 0,34 million, whilst the XVA VaR fell slightly year-on-year from EUR 0,8 million to EUR 0,7 million. The non-XVA VaR is primarily driven by EUR, USD and GBP PV01, with the change attributable to the decline in EUR PV01. The XVA VaR is primarily driven by the CR delta, the EUR FX delta, the CNH FX delta, the EUR PV01 and the USD PV01, and remained relatively stable. The stress loss for markets excluding XVA decreased by EUR 0,34 million to EUR 1,87 million at the end of December 2025, mainly due to changes in the EUR, USD and DKK interest rate risk positions. The trading book stress loss for XVA fell by EUR 13,5 million to EUR 20,7 million at the end of December 2025. This was due to a decline in the CR delta and the FVA stress loss, which was primarily driven by an increase in the USD ITP delta. Market price risks in the investment book, which are mainly managed by Treasury Markets ("TM"), fell to approximately EUR 1,78 million in 2025. The open net foreign exchange position ("NOP") in the investment book decreased by EUR 2,2 million to EUR 15,5 million.

SCB AG uses VaR and Stress Loss Triggers ("SLT") as measures of risk appetite ("RA") to determine the risk appetite for market price risks at SCB AG. The VaR for market price risk is calculated with a confidence interval of 97,5% and a holding period of one business day based on the historical simulation of the last 260 business days, whilst the stress loss is calculated using a series of predefined market risk scenarios that include both multiple and single risk factor shifts. In addition, limits based on market risk sensitivity have been introduced for the relevant business areas for foreign exchange and interest rate risk, such as the 'Net Open Position' for open foreign currency positions, which are netted at currency level, or 'PV01', which represents the changes in present value due to shifts in the yield curve by one basis point.

The limits and exposures are monitored in USD, and in this context, the limit amount and exposures at the end of December 2025 were converted into EUR using the USD/EUR exchange rate of 0,851064, which has appreciated compared to 0,962557 at the end of December 2024.

Overview of market price risk values as of 31 December 2025, in TEUR:

| SCB AG       | Metric Type                          | 31/12/2025<br>Exposure<br>(TEUR) | 31/12/2024<br>Exposure<br>(TEUR) | Change   |
|--------------|--------------------------------------|----------------------------------|----------------------------------|----------|
| Trading Book | Financial Markets VaR                | 807                              | 917                              | (110)    |
|              | Stress Loss Trigger XVA              | 20.710                           | 34.202                           | (13.492) |
|              | Stress loss trigger FM excluding XVA | (1.866)                          | (2.208)                          | 342      |
| Banking Book | TM FV VaR                            | 31                               | 67                               | (36)     |
|              | Net long/short open position         | 15.543                           | 17.781                           | (2.238)  |
|              | Stress Loss Trigger                  | 1.776                            | 2.610                            | (834)    |

Table 1. Overview of market price risk values as of 31 December 2025

Regarding counterparty risk, the figure for potential future exposure ("PFE") stood at EUR 2 billion at the end of December 2025, representing a decrease of EUR 0,7 billion compared with the end of December 2024.

- **Operational and technological risks:** The gross loss for operational risks for the year 2025 as of 31 December 2025 amounted to approximately EUR 21,94 million, based on the loss data recorded in the internal risk system for operational risks, “M7”. The gross amount was primarily driven by an event in the Financial Markets business, relating to a delay in the receipt of funds due to a duplicated transaction (EUR 21.19 million), rather than a realised loss. The remaining losses were attributable to the trading business (EUR 0,71 million), Markets (EUR 0,031 million) and the Human Resources department (EUR 0,014 million). A large portion of the total gross loss amount was offset, leaving net losses of EUR 0,054 million as of 31 December 2025. The recorded gross losses are concentrated in the risk sub-category ‘errors in transaction processing’. The overall breakdown of gross losses by risk sub-category is as follows:

| <i>Sub-risk type</i>           | <i>Amount/Share (EUR million)</i> |
|--------------------------------|-----------------------------------|
| Transaction Processing Failure | 21,24                             |
| Technology Risk                | 0,69                              |
| Tax risk                       | 0,014                             |

Table 2. Total breakdown of gross loss for operational risk as of 31 December 2025

- **Treasury risk:** SCB AG’s liquidity supply was adequately secured throughout the 2025 calendar year. As of 31 December 2025, the Liquidity Coverage Ratio (‘LCR’) stood at 188% and the Net Stable Funding Ratio (‘NSFR’) at 165%. The liquidity surplus calculated as part of the survival horizon after 60 days amounted to EUR 2,8 billion.

SCB AG’s liquidity ratios as of 31 December 2025:

| <i>LCR &amp; NSFR:</i>  | <i>2025</i> | <i>2024</i> |
|---|-------------|-------------|
| Liquidity Coverage Ratio (%) – Liquidity buffer / Net liquidity outflow in the next 30 days | 188,0956%   | 157,7359%   |
| Net Stable Funding Ratio (%) – Available stable funding / Required stable funding           | 164,9983%   | 162,2556%   |

Table 3. Liquidity ratios as of 31 December 2025

SCB AG had sufficient capital to cover its risks throughout the 2025 calendar year. As of 31 December 2025, the Common Equity Tier 1 (CET 1) ratio stood at 13,7% and the total capital ratio at 19,3%. The significant change from the previous year is attributable to the change in the approach used to calculate risk-weighted assets. Since 1 January 2025, SCB AG has calculated RWA based on the credit risk standardised approach, whereas the calculation in the previous year was based on the risk-weighted assets (RWA) approach.

| <i>Capital ratios:</i>     | <i>2025</i> | <i>2024</i> |
|----------------------------|-------------|-------------|
| Common Equity Tier 1 ratio | 13,6759%    | 27,8870%    |
| Total capital ratio        | 19,3089%    | 36,8020%    |

Table 4. Capital ratios as of 31 December 2025

According to the latest publication of the EU Omnibus Package, SCB AG does not fall within the scope of CSRD reporting and EU taxonomy disclosure. However, the current status of the EU Omnibus Package must be closely monitored.

## 2.2 Number of directorships held by members of the management or supervisory body Management and supervisory information in accordance with Art. 435 (2)(a) CRR

The following table sets out the number of management and supervisory roles held by members of the Management Board and the Supervisory Board:

### a) Number of management and supervisory functions held by members of the Management Board

| <i>Name of the members of the Management Board</i> | <i>Number of management functions as of 31 December 2025</i> | <i>of which management functions within the Standard Chartered Group as of 31 December 2025</i> | <i>Number of supervisory functions as of 31 December 2025</i> | <i>Of which supervisory functions within the Standard Chartered Group as of 31 December 2025</i> |
|--|--|---|---|--|
| Michael Hellbeck (until 31 December 2025)          | 0  | 0   | 0   | 0  |
| Caroline Eber-Ittel                                | 0  | 0   | 0   | 0  |
| Alexander Engel                                    | 0  | 0   | 0   | 0  |
| Nicolo Salsano                                     | 0  | 0   | 1   | 1  |
| Jörg Hessenmüller                                  | 0  | 0   | 0   | 0  |
| Isabelle Saadjian (since 1 January 2026)           | 0  | 0   | 0   | 0  |

Table 5. Number of management and supervisory functions held by members of the Management Board

### b) Number of executive and supervisory functions held by members of the Supervisory Board

| <i>Name of the members of the Supervisory Board</i> | <i>Number of management functions as of 31 December 2025</i> | <i>of which management functions within the Standard Chartered Group as of 31 December 2025</i> | <i>Number of supervisory functions as of 31 December 2025</i> | <i>of which supervisory functions within the Standard Chartered Group as of 31 December 2025</i> |
|---|--|---|---|--|
| Torry Berntsen (until 31 March 2025)                | 1  | 1   | 3   | 3  |
| Peter Burrill                                       | 0  | 0   | 2   | 2  |
| Jason Forrester (since 1 January 2025)              | 0  | 0   | 1   | 1  |
| Klaus Entenmann                                     | 1  | 0   | 2   | 0  |
| Tracey McDermott (until 31 December 2024)           | 1  | 1   | 2   | 0  |
| Michael Spiegel                                     | 0  | 0   | 1   | 0  |
| Molly Duffy (until 31 March 2025)                   | 1  | 1   | 1   | 0  |
| Gerhard Hofmann                                     | 0  | 0   | 1   | 0  |
| Margaret Harwood-Jones (since 28 May 2025)          | 0  | 0   | 4   | 4  |
| Alison Higgins (since 1 August 2025)                | 0  | 0   | 0   | 0  |

Table 6. Number of management and supervisory functions held by members of the Supervisory Board

## 2.3 Disclosure of the strategy for selecting members of the management body and their actual knowledge, skills, and experience in accordance with Article 435 (2)(b) CRR

### a) Strategy

The Supervisory Board regularly discusses succession planning for members of the Management Board and the Supervisory Board. The selection strategy for members of the Management Board and Supervisory Board is in line with the provisions of the German Stock Corporation Act (AktG) and the German Banking Act (KWG), taking into account the BaFin leaflet on senior executives in accordance with the KWG, ZAG and KAGB and the BaFin leaflet on members of administrative or supervisory bodies in accordance with KWG and KAGB, as well as in accordance with the Articles of Association, the Rules of Procedure of the Management Board, the Rules of Procedure of the Supervisory Board of Standard Chartered Bank AG ("SCB AG"), the "Fit & Proper Guidelines – Management Board" and "Fit & Proper Guidelines – Supervisory Board" (Eignungsrichtlinien) adopted by the Supervisory Board, and the "SCB AG Board Diversity and Inclusion Standard" (Diversity and Inclusion Standard for the Management Board and Supervisory Board) adopted by the Supervisory Board. Proper Guidelines – Management Board" and "Fit & Proper Guidelines – Supervisory Board" (Eligibility Guidelines) and the "SCB AG Board Diversity and Inclusion Standard" (Diversity and Inclusion Standard for the Management Board and Supervisory Board) of SCB AG.

The SCB AG suitability guidelines serve to identify and assess the suitability of a candidate for the role of member of the Management Board or Supervisory Board. To assess suitability, information and documents about the candidate are first reviewed to obtain information about their reliability, professional qualifications, sufficient availability, and potential conflicts of interest. The individual suitability of the candidate is assessed based on the job description for the role and the aforementioned criteria. The collective suitability is assessed on the basis of suitability matrices. The suitability assessment is the responsibility of the Supervisory Board. It is supported in this by Human Resources and the Corporate Secretariat. In addition to the Supervisory Board, BaFin and the Deutsche Bundesbank also review the suitability of the respective candidates.

The Supervisory Board appoints and dismisses the members of the Management Board and decides on their remuneration. The Annual General Meeting decides on the appointment, dismissal, and remuneration of the members of the Supervisory Board.

### b) Actual knowledge, skills, and experience of the management body

The members of the Supervisory Board and the Management Board are carefully selected based on the above strategy, considering their knowledge, skills, and experience. The Supervisory Board regularly, at least once a year, evaluates the structure, size, composition, and performance of the Management Board and the Supervisory Board, as well as the knowledge, skills, and experience of the individual members of the Management Board and Supervisory Board and of the respective body as a whole, and the reliability and availability of the individual members of the bodies. In doing so, it also ensures compliance with the requirements regarding the permissible number of additional mandates. Members of the Executive Board and Supervisory Board are offered an introduction to their position and internal, group-internal, and external training courses to expand their existing knowledge and acquire specialist skills. Guidelines on conflicts of interest for members of the Executive Board and Supervisory Board of SCB AG set out how conflicts of interest are to be handled. According to these guidelines, members of the Executive Board and Supervisory Board must ensure transparency in the event of potential conflicts of interest. The Supervisory Board reviews the existence of conflicts of interest among members of the Executive Board and Supervisory Board at least once a year.

Both the members of the Executive Board and the members of the Supervisory Board have, both individually and collectively, comprehensive theoretical and practical knowledge, skills, and experience to enable them to fully fulfil their management and supervisory responsibilities. They meet the legal and regulatory requirements for professional competence, reliability, the absence of conflicts of interest, and availability.

As of the reporting date, 31 December 2025, the Management Board consists of five members. They have many years of management experience in the banking industry, including at the international level. Summary CVs of the members of the Executive Board can be found on the Standard Chartered Bank website ( <https://www.sc.com/de-en/about/> ).

As of the reporting date, 31 December 2025, the Supervisory Board consists of seven members (two of whom are external to the Group). All members of the Supervisory Board have many years of relevant professional experience and possess the expertise and specialist knowledge required to perform a supervisory function.

### 3 Disclosure of own funds (Art. 437 letter a) CRR)

The following table shows the composition of SCB AG's own funds based on the audited and approved annual financial statements as of 31 December 2025, in accordance with Art. 437 (1) letter a) CRR. SCB AG's own funds consist of core capital and additional core capital, taking into account the regulatory adjustments and deductions relevant to SCB AG. Core capital consists of paid-in capital and capital reserves. The fund for general banking risks pursuant to Section 340g of the German Commercial Code (HGB) plays a subordinate role in the composition of the core capital. The additional core capital consists of fully paid-in capital instruments.

| <i>Figures in EUR million</i>                                    |   | <i>a)</i>     | <i>b)</i>  |
|--|---|---------------|--|
|  |   | <i>Amount</i> | <i>Source according to reference numbers/ letters in the balance sheet in the regulatory consolidation group</i> |
| <b>Common Equity Tier 1 (CET 1): instruments and reserves</b>    |   |               |  |
| 1  | Capital instruments and the associated share premium  | 180,05        | a.)  |
|  | of which: Subscribed capital  | 180,05        |  |
| 2  | Retained earnings   | 56,82         | c.)  |
| 3  | Capital Reserve   | 586,54        | b.)  |
| EU-3a  | Fund for general banking risks  | 27,89         | d.)  |
| 4  | Amount of items within the meaning of Article 484(3) CRR plus the related premium that is no longer eligible for CET1   | 0,00          |  |
| 5  | Minority interests (amount eligible in consolidated CET1)   | 0,00          |  |
| EU-5a  | Interim profits audited by an independent party, less all foreseeable levies or dividends   | 0,00          |  |
| 6  | Common Equity Tier 1 (CET1) before regulatory adjustments   | 851,31        |  |
| <b>Common Equity Tier 1 (CET1) before regulatory adjustments</b> |   |               |  |
| 7  | Additional valuation adjustments (negative amount)  | -1.21         |  |
| 8  | Intangible assets (reduced by corresponding tax liabilities) (negative amount)  | 0,00          |  |
| 10   | Deferred tax assets dependent on future profitability, except those resulting from temporary differences (reduced by corresponding tax liabilities if the conditions under Article 38(3) CRR are met) (negative amount) | 0,00          |  |
| 11   | Reserves from gains or losses on fair value hedges of cash flows for financial instruments not measured at fair value   | 0,00          |  |
| 12   | Negative amounts from the calculation of expected losses  | 0,00          |  |

|        |   |      |  |
|--------|---|------|--|
| 13     | Increase in equity resulting from securitized assets (negative amount)  | 0,00 |  |
| 14     | Gains or losses from own liabilities measured at fair value due to changes in own credit standing   | 0,00 |  |
| 15     | Assets from defined benefit pension plans (negative amount)   | 0,00 |  |
| 16     | Direct, indirect, and synthetic positions of an institution in its own instruments of Common Equity Tier 1 capital (negative amount)  | 0,00 |  |
| 17     | Direct, indirect, and synthetic positions of the institution in instruments of the Common Equity Tier 1 capital of financial sector entities that have entered into a cross-participation with the institution for the purpose of artificially increasing its own funds (negative amount) | 0,00 |  |
| 18     | Direct, indirect, and synthetic positions of the institution in instruments of the Common Equity Tier 1 capital of financial sector entities in which the institution does not hold a significant participation (more than 10% and net of eligible short positions) (negative amount)     | 0,00 |  |
| 19     | Direct, indirect, and synthetic positions of the institution in instruments of the Common Equity Tier 1 capital of financial sector entities in which the institution holds a significant investment (more than 10% and net of eligible short positions) (negative amount)                | 0,00 |  |
| EU-20a | Exposure amount from the following items to which a risk weight of 1,250% is assigned if the institution, as an alternative, deducts that exposure amount from the amount of items included in Common Equity Tier 1 capital   | 0,00 |  |
| EU-20b | of which: from qualifying holdings outside the financial sector (negative amount)   | 0,00 |  |
| EU-20c | of which: from securitization positions (negative amount)   | 0,00 |  |
| EU-20d | of which: from intermediate consumption (negative amount)   | 0,00 |  |
| 21     | Deferred tax assets resulting from temporary differences (above the 10% threshold, reduced by corresponding tax liabilities if the conditions of Article 38(3) CRR are met) (negative amount)   | 0,00 |  |

|  |  |        |     |
|--|--|--------|-----|
| 22   | Amount exceeding the threshold of 17.65% (negative amount)   | 0,00   |     |
| 23   | of which: direct, indirect, and synthetic exposures of the institution to instruments of the Common Equity Tier 1 capital of financial sector entities in which the institution holds a significant investment         | 0,00   |     |
| 27   | Amount of items to be deducted from additional Tier 1 capital that exceeds the institution's additional Tier 1 capital (negative amount)   | 0,00   |     |
| 27a  | Other regulatory adjustments   | -0,36  |     |
| 28   | Total regulatory adjustments to Common Equity Tier 1 (CET1)  | -1,57  |     |
| 29   | Common Equity Tier 1 (CET1)  | 849,73 |     |
| Additional core capital (AT1): instruments |  |        |     |
| 30   | Capital instruments and the associated share premium   | 350,00 | e.) |
| 31   | of which: classified as equity in accordance with applicable accounting standards  | 350,00 |     |
| 32   | of which: classified as liabilities in accordance with applicable accounting standards   | 0,00   |     |
| 33   | Amount of items within the meaning of Article 484(4) CRR plus the related premium whose inclusion in additional core capital expires   | 0,00   |     |
| EU-33a                                     | Amount of items within the meaning of Article 494a (1) CRR whose inclusion in additional Tier 1 capital expires  | 0,00   |     |
| EU-33b                                     | Amount of items within the meaning of Article 494b (1) CRR whose inclusion in additional Tier 1 capital expires  | 0,00   |     |
| 34   | Qualifying core capital instruments (including minority interests not included in line 5) that are included in consolidated additional core capital and have been issued by subsidiaries and are held by third parties | 0,00   |     |
| 35   | of which: instruments issued by subsidiaries whose recognition is expiring   | 0,00   |     |

|   |   |          |  |
|---|---|----------|--|
| 36  | Additional core capital (AT1) before regulatory adjustments   | 350,00   |  |
| Additional core capital (AT1): regulatory adjustments |   |          |  |
| 37  | Direct, indirect, and synthetic positions of an institution in its own additional core capital instruments (negative amount)  | 0,00     |  |
| 38  | Direct, indirect, and synthetic positions of the institution in additional core capital instruments of financial sector entities that have entered into a cross-participation with the institution for the purpose of artificially increasing its own funds (negative amount) | 0,00     |  |
| 39  | Direct, indirect, and synthetic positions of the institution in additional core capital instruments of financial sector entities in which the institution does not hold a significant participation (more than 10% and net of eligible short positions) (negative amount)     | 0,00     |  |
| 40  | Direct, indirect, and synthetic positions of the institution in instruments of the additional core capital of financial sector entities in which the institution holds a significant interest (less eligible sale positions) (negative amount)                                | 0,00     |  |
| 42  | Amount of items to be deducted from the items included in the additional capital that exceeds the items included in the institution's additional capital (negative amount)  | 0,00     |  |
| 42  | Other regulatory adjustments to additional core capital   | 0,00     |  |
| 43  | Regulatory adjustments to additional core capital (AT1) total   | 0,00     |  |
| 44  | Additional core capital (AT1)   | 350,00   |  |
| 45  | Core capital (T1 = CET1 + AT1)  | 1.199,73 |  |
| Supplementary capital (T2): instruments               |   |          |  |
| 46  | Capital instruments and the associated premium  | 0,00     |  |
| 47  | Amount of items within the meaning of Article 484(5) CRR plus the related share premium, the recognition of which as additional capital expires in accordance with Article 486(4) CRR   | 0,00     |  |

|  |   |      |  |
|--|---|------|--|
| EU-47a   | Amount of items within the meaning of Article 494a (2) CRR whose inclusion in the additional capital expires  | 0,00 |  |
| EU-47b   | Amount of items within the meaning of Article 494b (2) CRR whose inclusion in the additional capital expires  | 0,00 |  |
| 48   | Qualifying own funds instruments (including minority interests or additional core capital instruments not included in line 5 or line 34 of this reporting form) that are included in consolidated additional capital and have been issued by subsidiaries and are held by third parties                         | 0,00 |  |
| 49   | of which: instruments issued by subsidiaries whose eligibility is expiring  | 0,00 |  |
| 50   | Credit risk adjustments   | 0,00 |  |
| 51   | Supplementary capital (T2) before regulatory adjustments  | 0,00 |  |
| Supplementary capital (T2): regulatory adjustments |   |      |  |
| 52   | Direct, indirect, and synthetic positions of an institution in its own instruments of additional capital and subordinated loans (negative amount)   | 0,00 |  |
| 53   | Direct, indirect and synthetic positions of the institution in instruments of the additional capital and subordinated loans of financial sector entities that have entered into a cross-participation with the institution for the purpose of artificially increasing its own funds (negative amount)           | 0,00 |  |
| 54   | Direct, indirect and synthetic positions of the institution in instruments of supplementary capital and subordinated loans of companies in the financial sector in which the institution does not hold a significant participation (more than 10% and less than the eligible sales positions) (negative amount) | 0,00 |  |
| 55   | Direct, indirect and synthetic positions of the institution in instruments of the supplementary capital and subordinated loans of companies in the financial sector in which the institution holds a significant participation (less eligible short positions) (negative amount)                                | 0,00 |  |
| EU-56a   | Amount of items to be deducted from eligible liabilities that exceeds the institution's eligible liabilities (negative amount)  | 0,00 |  |

|   |  |          |  |
|---|--|----------|--|
| EU-56b  | Other regulatory adjustments to supplementary capital  | 0,00     |  |
| 57  | Regulatory adjustments to supplementary capital (T2) total   | 0,00     |  |
| 58  | Supplementary capital (T2)   | 0,00     |  |
| 59  | Total capital (TC = T1 + T2)   | 1.199,73 |  |
| 60  | Total risk amount  | 6.213,38 |  |
| Capital ratios and requirements including buffers                   |  |          |  |
| 61  | Common Equity Tier 1 ratio   | 13,6759% |  |
| 62  | Core capital ratio   | 19,3089% |  |
| 63  | Total capital ratio  | 19,3089% |  |
| 64  | Requirements for the institution's total core capital ratio  | 9,6880%  |  |
| 65  | of which: requirements relating to the capital conservation buffer   | 2,5000%  |  |
| 66  | of which: requirements relating to the countercyclical capital buffer  | 1,0286%  |  |
| 67  | of which: requirements relating to the systemic risk buffer  | 0,00     |  |
| EU-67a  | of which: requirements relating to the buffer to be maintained by global systemically important institutions (G-SIIs) or other systemically important institutions (O-SIIs)  | 0,00     |  |
| EU-67b  | of which: additional own funds requirements to mitigate risks other than the risk of excessive leverage  | 1,6594%  |  |
| 68  | Common Equity Tier 1 ratio (expressed as a percentage of risk exposure amount) after deduction of the amounts required to meet minimum capital requirements  | 7,5165%  |  |
| Amounts below the thresholds for deductions (before risk weighting) |  |          |  |
| 72  | Direct and indirect positions in own funds instruments or eligible liabilities instruments of financial sector entities in which the institution does not hold a significant participation (less than 10% and net of eligible short positions) | 0,00     |  |

|   |   |       |  |
|---|---|-------|--|
| 73  | Direct and indirect positions of the institution in instruments of the Common Equity Tier 1 capital of financial sector entities in which the institution holds a significant participation (below the threshold of 17.65% and net of eligible short positions) | 0,00  |  |
| 75  | Deferred tax assets resulting from temporary differences (below the threshold of 17.65%, reduced by the amount of related tax liabilities if the conditions of Article 38(3) CRR are met)   | 0,00  |  |
| Applicable upper limits for the inclusion of value adjustments in supplementary capital                       |   |       |  |
| 76  | Credit risk adjustments attributable to supplementary capital in relation to exposures subject to the standard approach (before application of the upper limit)   | 0,00  |  |
| 77  | Upper limit for the inclusion of credit risk adjustments in supplementary capital under the standard approach   | 67,71 |  |
| 78  | Credit risk adjustments attributable to supplementary capital in relation to exposures for which the internal assessment approach applies (before application of the upper limit)   | 0,00  |  |
| 79  | Cap on the recognition of credit risk adjustments against the supplementary capital under the internal assessment approach  | 0,00  |  |
| Equity instruments subject to phase-out provisions (applicable only from January 1, 2014, to January 1, 2022) |   |       |  |
| 80  | Current cap on instruments of the additional Tier 1 capital subject to phase-out provisions   | 0,00  |  |
| 81  | Amount excluded from Common Equity Tier 1 due to cap (amount above cap after repayments and maturities)   | 0,00  |  |
| 82  | Current cap on additional core capital instruments subject to phase-out provisions  | 0,00  |  |
| 83  | Amount excluded from additional core capital due to cap (amount above cap after repayments and maturities)  | 0,00  |  |
| 84  | Current cap for supplementary capital instruments subject to phase-out provisions   | 0,00  |  |

|    |  |      |  |
|----|--|------|--|
| 85 | Amount excluded from supplementary capital due to upper limit (amount exceeding upper limit after repayments and maturities) | 0,00 |  |
|----|--|------|--|

*Table 7. Composition of regulatory own funds (CC1)*

The references in the table correspond to the references in Table CC2 below.

The following table shows the reconciliation of regulatory capital with the balance sheet of SCB AG contained in the audited financial statements as of 31 December 2025. The purpose of this table is to show users the connection between the balance sheet of SCB AG in the published financial statements and the disclosed composition of capital as presented in Table 7 above.

Disclosure is made at the individual institution level. Therefore, no distinction is made between columns a) and b) below.

| <i>Figures in EUR million</i>   |   | <i>a</i>   | <i>b</i>                               | <i>c</i>         |
|---|---|--|--|------------------|
|   |   | <i>Balance sheet in published financial statements</i> | <i>In the regulatory consolidation</i> | <i>Reference</i> |
|   |   | <i>At the end of the period</i>                        | <i>At the end of the period</i>        |                  |
| <b>Assets - Breakdown by asset classes in accordance with the balance sheet contained in the published annual financial statements</b>        |   |  |  |                  |
| 1   | Cash reserve                                      | 305,49   |  |                  |
| 2   | Receivables from banks                            | 8.421,83   |  |                  |
| 3   | Receivables from customers                        | 1.028,81   |  |                  |
| 4   | Debt securities and other fixed-income securities | 16,13  |  |                  |
| 5   | Trading portfolio                                 | 5.547,05   |  |                  |
| 6   | Property, plant, and equipment                    | 8,73   |  |                  |
| 7   | Other assets                                      | 690,30   |  |                  |
| 8   | Accrued expenses                                  | 0,43   |  |                  |
|   | <b>Total assets</b>                               | <b>16.018,76</b>                                       |  |                  |
| <b>Liabilities - Breakdown by liability class in accordance with the balance sheet contained in the published annual financial statements</b> |   |  |  |                  |
| 1   | Liabilities to banks                              | 3.213,24   |  |                  |
| 2   | Liabilities to customers                          | 5.491,35   |  |                  |
| 3   | Securitized liabilities                           | 295,03   |  |                  |
| 4   | Trading portfolio                                 | 4.563,70   |  |                  |
| 5   | Other liabilities                                 | 1.137,41   |  |                  |

|                      |   |           |     |
|----------------------|---|-----------|-----|
| 6                    | Accrued expenses  | 25,11     |     |
| 7                    | Provisions  | 91,62     |     |
| 8                    | Additional regulatory capital instruments                                 | 350,00    | e.) |
| 9                    | Fund for general banking risks within the meaning of Section 340e (4) HGB | 27,89     | d.) |
|                      | Total liabilities   | 15.195,35 |     |
| <b>Share capital</b> |   |           |     |
| 1                    | Subscribed capital  | 180,05    | a.) |
| 2                    | Capital reserve   | 586,54    | b.) |
| 3                    | Retained earnings   | 56,82     | c.) |
|                      | Total share capital   | 823,42    |     |

Table 8. Reconciliation of regulatory own funds with the balance sheet contained in the audited financial statements (CC2)

## 4 Disclosure of own funds requirements and risk-weighted exposure amounts (Art. 438 letter d) CRR)

The following table shows, in accordance with Art. 438 letter d) CRR, the total amount of risk-weighted positions and the corresponding total own funds requirements determined in accordance with Art. 92 CRR, broken down by the various risk categories in accordance with Part 3 of the CRR.

| <i>Figures in EUR million</i> |   | <i>Total risk exposure amount (TREA)</i> |            | <i>Total capital requirements</i> |
|-------------------------------|---|--|------------|-----------------------------------|
|                               |   | <i>a</i>                                 | <i>b</i>   | <i>c</i>                          |
|                               |   | <i>T</i>                                 | <i>T-1</i> | <i>T</i>                          |
| 1                             | Credit risk (excluding counterparty default risk)                     | 3.670,00                                 | 1.036,65   | 293,60                            |
| 2                             | Of which: Standard approach   | 3.670,00                                 | 96,04      | 293,60                            |
| 3                             | Of which: IRB basic approach (F-IRB)                                  | 0,00                                     | 0,00       | 0,00                              |
| 4                             | Of which: Slotting approach   | 0,00                                     | 0,00       | 0,00                              |
| EU 4a                         | Of which: equity investments under the simple risk weighting approach | 0,00                                     | 0,00       | 0,00                              |
| 5                             | Of which: Advanced IRB approach (A-IRB)                               | 0,00                                     | 940,61     | 0,00                              |
| 6                             | Counterparty credit risk – CCR  | 1.746,55                                 | 860,09     | 139,72                            |
| 7                             | Of which: Standard approach   | 1.520,35                                 | 836,27     | 121,63                            |
| 8                             | Of which: Internal Model Method (IMM)                                 | 0,00                                     | 0,00       | 0,00                              |
| EU 8a                         | Of which: exposures to a CCP  | 0,00                                     | 0,00       | 0,00                              |
| 9                             | Of which: Other CCR   | 226,20                                   | 23,82      | 18,10                             |
| 10                            | Credit valuation adjustments risk - CVA risk                          | 178,77                                   | 261,95     | 14,30                             |
| EU 10a                        | Of which the standardised approach (SA)                               | 0,00                                     | 0,00       | 0,00                              |

|        |   |        |        |       |
|--------|---|--------|--------|-------|
| EU 10b | Of which the basic approach (F-BA and R-BA)   | 178,77 | 261,95 | 14,30 |
| EU 10c | Of which the simplified approach  | 0,00   | 0,00   | 0,00  |
| 15     | Settlement risk   | 0,00   | 0,00   | 0,00  |
| 16     | Securitization positions in the banking book (after application of the upper limit) | 0,00   | 0,00   | 0,00  |
| 17     | Of which: SEC-IRBA  | 0,00   | 0,00   | 0,00  |
| 18     | Of which: SEC-ERBA (including IAA)  | 0,00   | 0,00   | 0,00  |
| 19     | Of which: SEC-SA  | 0,00   | 0,00   | 0,00  |
| EU 19a | Of which: 1250% / deduction   | 0,00   | 0,00   | 0,00  |
| 20     | Position, currency and commodity position risks (market risk)                       | 110,89 | 220,37 | 8,87  |
| 21     | Of which: the Alternative Standardised Approach (A-SA)                              | 0,00   | 0,00   | 0,00  |
| EU 21a | Of which: Standardised approach   | 110,89 | 220,37 | 8,87  |
| 22     | Of which: IMA   | 0,00   | 0,00   | 0,00  |
| EU 22a | Large exposures   | 0,00   | 0,00   | 0,00  |
| 23     | Reclassifications between trading and non-trading books                             | 0,00   | 0,00   | 0,00  |
| 24     | Operational risk  | 507,17 | 425,20 | 40,57 |
| EU 24a | Exposures to crypto-assets  | 0,00   | 0,00   | 0,00  |
| 25     | Amounts below the deduction thresholds (with a risk weight of 250%)                 | 0,00   | 0,00   | 0,00  |
| 25     | Output floor applied (%)  | 0,00   | 0,00   | 0,00  |
| 26     | Floor adjustment (before application of transitional cap)                           | 0,00   | 0,00   | 0,00  |
| 27     | Floor adjustment (after application of transitional cap)                            | 0,00   | 0,00   | 0,00  |

|    |       |          |          |        |
|----|-------|----------|----------|--------|
| 29 | Total | 6.213,38 | 2.804,26 | 497.07 |
|----|-------|----------|----------|--------|

Table 9. Overview of total risk amounts (OV1)

The composition of own funds of SCB AG is unchanged, consisting exclusively of CET1 and AT1 instruments, with no recognition of Tier 2 capital in either reporting period. Total own funds increased from EUR 1.032,03 million as of 31 December 2024 to EUR 1,199.7 million as of 31 December 2025.

The total risk exposure amount increased significantly from EUR 2.804,3 million in 2024 to EUR 6.213,4 million in 2025, primarily reflecting a change in the regulatory treatment of credit risk exposures, in particular the transition from the advanced IRB approach to the Standardised Approach.

As a result, capital ratios decreased compared to the prior year. The CET1 ratio declined from 27.9% to 13.7%, and the Tier 1 and total capital ratios from 36.8% to 19.3%.

SCB AG has implemented appropriate processes and methods tailored to its business and risk profile to ensure adequate capitalization. Internal capital management is carried out from an economic and normative perspective. SCB AG's risk-bearing capacity was always maintained in the 2025 financial year.

## 5 Information on key parameters (Art. 447 CRR)

The following table shows the key parameters of SCB AG in accordance with Art. 447 CRR. The values in column e) ("T-4") refer to the reporting date of 31 December 2024 and reflect the disclosure frequency applicable to SCB AG.

| <i>Figures in EUR million</i> |  | <i>a</i> | <i>e</i>   |
|-------------------------------|--|----------|------------|
|                               |  | <i>T</i> | <i>T-4</i> |
|                               | Available own funds (amounts)  |          |            |
| 1                             | Common Equity Tier 1 (CET1)  | 849,73   | 782,03     |
| 2                             | Core capital (T1)  | 1.199,73 | 1.032,03   |
| 3                             | Total capital  | 1.199,73 | 1.032,03   |
|                               | Risk-weighted exposure amounts   |          |            |
| 4                             | Total risk amount  | 6.213,38 | 2.804,26   |
|                               | Capital ratios (as a percentage of the risk-weighted position amount)  |          |            |
| 5                             | Common Equity Tier 1 ratio (CET1 ratio) (%)  | 13,6759% | 27,8871%   |
| 5b                            | Common Equity Tier 1 ratio considering unfloored TREA (%)  | 13,6759% |            |
| 6                             | Tier 1 ratio (%)   | 19,3089% | 36,8021%   |
| 6b                            | Tier 1 ratio considering unfloored TREA (%)  | 19,3089% |            |
| 7                             | Total capital ratio (%)  | 19,3089% | 36,8021%   |
| EU 7b                         | Total capital ratio considering unfloored TREA (%)   | 19,3089% |            |
|                               | Additional own funds requirements for risks other than the risk of excessive indebtedness (as a percentage of the risk-weighted exposure amount) |          |            |
| EU 7d                         | Additional capital requirements for risks other than the risk of excessive leverage (%)  | 2,9500%  | 1,7500%    |
| EU 7e                         | Of which: to be held in the form of CET1 (percentage points)   | 1,6594%  | 0,9844%    |
| EU 7f                         | Of which: to be held in the form of T1 (percentage points)   | 2,2125%  | 1,3125%    |
| EU 7g                         | Total SREP capital requirement (%)   | 10,9500% | 9,7500%    |
|                               | Combined capital buffer and total capital requirement (as a percentage of risk-weighted exposure amount)   |          |            |
| 8                             | Capital conservation buffer (%)  | 2,5000%  | 2,5000%    |
| EU 8a                         | Capital conservation buffer due to macroprudential risks or systemic risks at the level of a Member State (%)                                    | 0,00%    | 0,00%      |

|        |   |           |           |
|--------|---|-----------|-----------|
| 9      | Institution-specific countercyclical capital buffer (%)   | 1,0286%   | 0,8746%   |
| EU 9a  | Systemic risk buffer (%)  | 0,00%     | 0,00%     |
| 10     | Buffer for global systemically important institutions (%)   | 0,00%     | 0,00%     |
| EU 10a | Buffer for other systemically important institutions (%)  | 0,00%     | 0,00%     |
| 1      | Combined capital buffer requirement (%)   | 3,5286%   | 3,3746%   |
| EU 11a | Total capital requirements (%)  | 14,4786%  | 13,1246%  |
| 12     | CET1 available after meeting the SREP total capital requirement (%)   | 7,5165%   | 22,4027%  |
|        | Leverage ratio  |           |           |
| 13     | Total risk exposure measure   | 22.099,06 | 20.932,72 |
| 14     | Leverage ratio (%)  | 5,4289%   | 4,9302%   |
|        | Additional own funds requirements for the risk of excessive leverage (as a percentage of the total risk exposure amount)    |           |           |
| EU 14a | Additional capital requirements for the risk of excessive leverage (%)  | 0,00%     | 0,00%     |
| EU 14b | Of which: to be held in CET1 (percentage points)  | 0,00      | 0,00      |
| EU 14c | Total SREP debt ratio (%)   | 3,00%     | 3,00%     |
|        | Requirement for the leverage ratio buffer and the total leverage ratio (as a percentage of the total risk exposure measure) |           |           |
| EU 14d | Buffer for debt ratio (%)   | 0,00%     | 0,00%     |
| EU 14e | Total debt ratio (%)  | 3,00%     | 3,00%     |
|        | Liquidity coverage ratio  |           |           |
| 15     | Total high-quality liquid assets (HQLA) (weighted value – average)  | 7.856,5   | 7.407,28  |
| EU 16a | Cash outflows – weighted total value  | 5.336,01  | 4.827,35  |
| EU 16b | Cash inflows – Weighted total value   | 1.016,8   | 770,27    |
| 16     | Total net cash outflows (adjusted value)  | 4.324,00  | 4.057,07  |
| 17     | Liquidity coverage ratio (%) <sup>1</sup>   | 181,6953% | 182,5769% |
|        | Structural liquidity ratio  |           |           |

<sup>1</sup> The liquidity coverage ratios represent averages of the liquidity coverage ratio based on observations at the end of each month over the last twelve months in accordance with Article 447(f) CRR.

|    |                                       |           |           |
|----|---------------------------------------|-----------|-----------|
| 18 | Total available stable refinancing    | 5.725,00  | 4.461,83  |
| 19 | Total stable refinancing required     | 3.469,73  | 2.848,49  |
| 20 | Structural liquidity ratio (NSFR) (%) | 164,9984% | 162,2556% |

Table 10. Key parameters (KM1)

As of the reporting date, SCB AG meets all regulatory capital requirements, including the SREP requirements last set by BaFin as part of its supervisory review and evaluation process in 2024, as well as other regulatory requirements. The increase in the total risk amount and the total risk exposure measure reflect SCB AG's growing business activities. At 181.7% (average of the last twelve month-end figures), SCB AG significantly exceeded the required minimum ratio for the liquidity ratio LCR of 100%. The LCR is a short-term liquidity ratio that requires a bank to meet its payment obligations within the next 30 days based on a defined stress scenario.

In contrast to the LCR, the NSFR is a long-term, portfolio-based liquidity ratio with the aim of achieving a minimum level of long-term refinancing. As of 31 December 2025, SCB AG's NSFR was 164,99%, significantly exceeding the required minimum ratio of 100% and thus underscoring SCB AG's conservative and forward-looking refinancing strategy.

## 6 Disclosures on remuneration policy in accordance with Art. 450 (1) (a) - (d) and (h) - (k) of Regulation (EU) 2019/876 (CRR II) and Section 16 of the German Remuneration Ordinance for Institutions (Institutsvergütungsverordnung)

The remuneration system for executive and non-executive employees is set out in writing in the documents "Remuneration Policy for the Members of the Management Board of Standard Chartered Bank AG" (Management Board Remuneration Policy), "Remuneration Standard for the Members of the Management Board of Standard Chartered Bank AG," "Remuneration Policy for the Employees of Standard Chartered Bank AG" (Employee Remuneration Policy) and "Remuneration Standard for the Employees of Standard Chartered Bank AG" (together the Remuneration Policies). The principles set out in these documents are based on the Bank's remuneration policy, which is set out in the document "Approach to remuneration."

Overall, the remuneration system is designed to:

- reward employees for implementing the Bank's strategy and the progress achieved in this regard and to create appropriate incentives for them to perform well in the long term while at the same time avoid excessive and unnecessary risks
- promote sound and effective risk management through the Bank's remuneration structures

To support the recruitment, retention, and motivation of a diverse and sustainable workforce, the Bank has developed a charter for fair wages and salaries that sets out the principles for fair, transparent, and competitive compensation decisions ("Fair Pay Charter"). These support a performance-oriented, inclusive, and innovative culture within the Bank to create a special working environment.

Employees receive a competitive fixed salary, usually a pension plan and other fringe benefits, and may be eligible for variable compensation based on the performance of the Group, the Bank, the business division and the individual. The taking of disproportionately high risks is prevented by an appropriate ratio of fixed to variable remuneration.

## Determination of risk takers

SCB AG has identified the employees whose activities have a material impact on the bank's overall risk profile for the 2025 financial year, known as material risk takers (MRTs). SCB AG is a non-significant institution within the meaning of Section 1 (3c) of the German Banking Act (Kreditwesengesetz, KWG), but as a so-called qualified non-significant institution falls within the scope of Section 1 (3) sentence 2 of the German Remuneration Ordinance for Institutions (Institutsvergütungsverordnung, IVV). The set of criteria for identifying risk takers is derived from Section 1(21) of the German Banking Act (KWG) in conjunction with Section 25a(5b), first sentence of the KWG and is reflected accordingly in the Bank's remuneration guidelines for the 2025 financial year. In addition to the role performed and the hierarchical position, the amount of the individual's total remuneration for the previous performance year is also taken into account. The assessment is updated annually by the Performance, Reward & Benefits ('PRB') team, in consultation with SCB AG's HR and Compliance departments. The process and implementation of the risk-taker assessment are documented on the SCB AG intranet in the bank's remuneration guidelines.

At the end of 2025, SCB AG had identified a total of 72 individuals as risk takers<sup>2</sup>.

As SCB AG's parent company, SCB, is a bank headquartered in the United Kingdom, variable remuneration for group and solo MRPs is structured in accordance with the remuneration regulations of the UK supervisory authorities, the Prudential Regulation Authority and the Financial Conduct Authority, which jointly also set the UK remuneration rules based on the Financial Stability Board. The variable remuneration for risk takers at SCB AG is based on the remuneration regulations applicable to SCB AG, which include the German Banking Act (KWG) and the IVV. If employees are considered both group/solo MRTs and risk takers at SCB AG, the stricter remuneration regulations apply.

## Remuneration governance

The Bank has clearly defined responsibilities for determining the overall remuneration policy, designing the remuneration systems, and determining remuneration amounts:

A Remuneration Committee (RemCo) has been established at the level of the Group's parent company, SC PLC. The RemCo is responsible for monitoring the remuneration of all employees. This includes defining the governance framework for remuneration decisions. The RemCo reviews the remuneration guidelines applicable within the Group once a year. The RemCo met a total of five times in 2025.

The implementation of remuneration decisions for employees of SCB AG and the Executive Board of SCB AG is at the discretion of the Executive Board of SCB AG and the Supervisory Board of SCB AG, in accordance with local remuneration regulations.

The Management Board of SCB AG is responsible for establishing the principles and governance framework for remuneration decisions for all employees of SCB AG. This includes monitoring the development and implementation of SCB AG's remuneration policy and practices. The Management Board ensures that the compensation policy is consistent with the values of SCB AG, supports long-term, sustainable success, and complies with applicable regulatory requirements and corporate governance guidelines.

The Executive Board of SCB AG consisted of five members throughout the 2025 financial year. The Executive Board generally meets at least once a month. It reviews the remuneration guidelines for employees annually and continuously monitors the overall performance and remuneration policy of all SCB AG employees. The Executive Board of SCB AG met a total of twenty-seven times during the 2025 financial year.

---

<sup>2</sup>One of the risk-bearers is an employee seconded to SCB AG whose remuneration, due to his global role, is not borne by the bank but is paid in full by an institution within the group that falls outside the scope of the CRR. The relevant risk-bearer and their remuneration have therefore not been included in the overviews contained in Sections 6.1 to 6.4. Furthermore, the overviews do not include five of the seven members of the Supervisory Board who are employees of the Group, have waived any entitlement to remuneration in connection with their position as members of the Supervisory Board, and do not receive any remuneration from SCB AG. Finally, the tables do not include details of the remuneration of a risk-bearer who is temporarily seconded via a commercial third-party provider, who receives no payments from SCB AG and receives only a fixed salary from the third-party provider.

The Supervisory Board of SCB AG is responsible for overseeing the design and implementation of the remuneration policy for the members of the Management Board of SCB AG and for ensuring compliance with the applicable regulatory requirements regarding remuneration. In the financial year 2025, the Supervisory Board of SCB AG had seven members and met a total of six times. Five of the seven members of the Supervisory Board were or are employees of the Group who have waived any remuneration claims in connection with their position as members of the Supervisory Board and do not receive any remuneration from SCB AG. The two other members of the Supervisory Board were or are independent non-executive directors who receive fixed remuneration in the form of fees.

The RemCo of the Group's parent company is supported by Deloitte LLP. The Management Board and the Supervisory Board of SCB AG are supported in remuneration matters by Allen Overy Shearman Sterling LLP.

### **Key features of the remuneration system**

The remuneration of the Bank's employees comprises fixed and variable components. Guaranteed bonuses are granted in accordance with the remuneration guidelines and in compliance with the requirements of Section 5 (5) sentence 1 IVV. Any severance payments are made exclusively in accordance with the material guidelines for the calculation of severance payments set out in the remuneration guidelines. In its "Severance Payments Framework – SCB AG" guideline, the bank has established a framework concept for the granting of severance payments in accordance with the requirements of Section 5 (6) in conjunction with Section 11 (1) No. 3 IVV.

Remuneration agreements are made in written employment contracts and the remuneration policy.

SCB AG designs its remuneration system in such a way as to promote sound risk management by aligning employee incentives with the long-term interests of the Group and SCB AG.

Prior to the payment of the total amount of variable remuneration determined for the preceding financial year, the total amount of variable remuneration is first determined at Group level by the RemCo of SC PLC in accordance with Section 7 of the IVV, taking into account current and future risks, capital planning and liquidity. In doing so, significant events and issues that may lead to an adjustment of the variable remuneration of individual employees are also taken into account.

The total amount of variable remuneration at SCB AG level is reviewed by the Chief Financial Officer of SCB AG, considering risk-bearing capacity, multi-year capital planning, the bank's profitability, adequate capital and liquidity resources, and the combined capital buffer requirements.

At SCB AG level, the PRB department draws up the proposed remuneration amounts for employees based on the assessment by senior management, review by the business and functional divisions, and following verification by HR, before these are submitted to the Executive Board and the Supervisory Board of SCB AG for review and approval. The Management Board and the Supervisory Board of SCB AG decide on the total amount of variable remuneration and its subsequent distribution (see also the section on Management Board remuneration). When making their decisions on remuneration, the Management Board and the Supervisory Board of SCB AG take into account the bank's capital planning and liquidity, as well as significant events and circumstances that may lead to an adjustment of the variable remuneration of individual employees. As a member of the Management Board of SCB AG, the Chief Risk Officer is involved in the process of determining the bonus pool in order to take further risks into account.

The amount of individual variable remuneration is determined under the Total Variable Compensation (TVC) plan, on the one hand based on the Group's performance, the Bank's performance and the performance of the division in which the employee works, and on the other hand based on the employee's individual performance.

The Total Variable Compensation (TVC) plan is designed to ensure that individual TVC is consistent with effective risk management and does not create incentives for employees that conflict with their duty to act in the best interests of customers. The TVC scheme is intended to serve as a tool for staff retention and to motivate colleagues to focus on business and personal goals and to deliver sustained excellence in line with the Group's and the Bank's strategies and values. The Fair Pay Charter, which sets out the commitment to offer all staff fair and competitive remuneration, also applies.

The TVC is at the discretion of the bank and is determined in direct relation to the following criteria:

- Performance of the Group, the Bank, and the employee's business area
- Individual performance, which includes both the achievement and demonstration of valued behaviours, and
- Compliance with risk, control, and behavioural expectations by the employee

The Total Variable Compensation Plan comprises two "sub-plans" to which all eligible employees are assigned depending on their business area/function/region and role. These sub-plans are the Discretionary Total Variable Compensation Plan (Discretionary TVC Plan) and the Target Total Variable Compensation Plan (Target TVC Plan).

Employees who are subject to the Target TVC Plan have a specific target bonus. The amount of the target bonus reflects local market conditions, the scope of the function and the position level of the employee and is determined in accordance with the Fair Pay Charter.

The target bonus is adjusted in part (depending on the employee's position level) by applying Group or business unit performance modifiers, and the remainder is adjusted individually to the employee's target bonus. The performance modifiers are based on the results of the Group or business unit scorecards, and managers have the flexibility to adjust variable compensation for both high performers and those whose performance falls short of expected performance standards.

For the Discretionary TVC Plan, the aggregate discretionary variable compensation is determined based on financial performance, market funding rates, and overall fundability.

An employee's discretionary variable compensation is determined based on the employee's performance, primarily using the results of individual scorecards or, in other cases, individual target agreements. An assessment of the employee's behaviour in achieving these targets is also included in the evaluation.

The scorecards consider quantitative (financial) and qualitative (non-financial) targets and include the weighting and percentage of target achievement. The scorecards or target agreements ensure that the Group's risk appetite is not exceeded.

Negative contributions to performance are taken into account in the compensation system for both sub-plans and may result in a reduction or complete loss of variable compensation.

Reports and consistency checks on the TVC results, for participants in both the Target TVC Plan and the Discretionary TVC Plan, are reviewed by the respective management teams of the business units/functions and the HR teams. TVC proposals are subject to review and approval by the Executive Board and the Supervisory Board of SCB AG.

For employees who are not considered risk-bearers of SCB AG, variable remuneration is deferred in accordance with the mechanism set out in the Bank's remuneration policy. Where remuneration is deferred, it is paid out as a combination of cash and shares. The minimum deferral period is three years, with vesting not taking place before the end of the first year. The deferred portion of the TVC is generally paid out in equal instalments over years 1 to 3.

For all employees of SCB AG, the TVC is limited to a maximum of twice the fixed remuneration.

For employees identified as risk-takers, variable remuneration is determined in accordance with the provisions of the German Banking Act (KWG) and the Investment Services and Activities Regulation (IVV). This includes:

- At least 50% of each TVC bonus (non-deferred and deferred) is paid out in shares.
- Retention and holding periods are applied depending on the risk taker category.
- At least 40% of TVC will be deferred, or at least 60% will be deferred if the TVC exceeds EUR 500,000 or depending on the risk carrier category.
- The deferral period is four or five years, depending on the risk carrier category, whereby the deferred (proportional) portion does not vest before the end of the first year of the deferral period. The deferred portion of the TVC is generally paid out in equal tranches over years 1-2-3-4 or 1-2-3-4-5.
- The share allocations are subject to a vesting period of 12 months for non-deferred shares and 6 or 12 months for deferred shares, depending on the risk carrier category.

If the variable remuneration of a risk taker is EUR 50,000 or less and does not exceed 33% of their total remuneration, the minimum requirements for deferral and share retention periods do not apply, and the employee falls under the "de minimis" limit, and their variable remuneration is not structured in accordance with the deferral mechanism defined in the bank's remuneration guidelines.

In the 2025 financial year, 18 risk takers at SCB AG met the "de minimis" conditions.

The remuneration policy sets out the criteria for the application of malus, clawback and adjustments during the financial year, and is applied uniformly across the Bank. The remuneration guidelines enable the Bank to apply remuneration adjustments both collectively to groups of individuals and to individual variable remuneration packages.

Collective remuneration adjustments may be made if widespread failings in risk management occur or if the Group and/or the Bank is required to bear the costs of regulatory measures and fines, legal proceedings and other associated costs.

Individual adjustments during the financial year, malus and/or clawback may (where legally enforceable) be applied to groups of staff or individuals, (i) where they are deemed to be wholly or partly responsible for the occurrence of a material loss to a business unit or the Group and/or the Bank as a whole, and/or (ii) where they have failed to meet the standard of reasonable and expected conduct. They may also be applied to groups of employees or individuals (iii) who were aware of, or ought to have been aware of, the misconduct, or to those who, by virtue of their role or seniority, may be regarded as indirectly responsible or accountable for the conduct or omissions.

The variable remuneration of staff in control functions (Internal Audit, Compliance and Risk) is independent of the performance of the department controlled by the respective staff member. The method used to determine individual variable remuneration, such as the use of a scorecard or target agreement, ensures that colleagues in control functions are remunerated according to the achievement of the targets associated with their roles, rather than according to the performance of the business areas they oversee.

The Bank also has strict reporting lines for the control functions, and performance is measured separately from that of the profit-generating business areas. All remuneration decisions and reporting lines relate to the respective function.

The remuneration of staff performing a control function consists predominantly of a fixed salary to ensure their independence in carrying out their duties. For all staff in control functions, TVC is capped at 80% of the fixed remuneration.

Overall, the remuneration approach and structure for staff in control functions are in line with market practice, with a view to attracting and retaining talent.

### **Ratio of fixed and variable remuneration components**

In accordance with Section 25a (5) of the German Banking Act (KWG), the Bank has set an upper limit on the ratio between variable and fixed remuneration. SCB AG made use of the exemption under Section 25a (5), fifth sentence of the German Banking Act (KWG) by resolution of the Annual General Meeting on 7 March 2019 and increased the upper limit for the variable portion of remuneration for members of the Executive Board and all employees to 200% of fixed remuneration. Under the Bank's remuneration guidelines, it is not permitted for the ratio of variable remuneration to exceed 2:1. The ratio between fixed and variable remuneration for risk-taking staff therefore does not exceed the ratio of up to 200 per cent specified in Article 94(1)(g) of EU Directive 2013/36/EC and Section 25a(5), fifth sentence, of the German Banking Act (KWG).

### **Management Board remuneration**

The remuneration of the members of the Executive Board is set out in writing in their employment contracts and agreed conclusively with the Supervisory Board.

In accordance with the Bank's Executive Board remuneration guidelines, variable remuneration takes into account the performance of the Group and the Bank, the performance of the areas for which the Executive Board member is

responsible, as well as individual (quantitative and qualitative) and collective (at Executive Board level) remuneration parameters (based on target agreements or scorecards).

The Bank's Supervisory Board has set the targets for each member of the Executive Board individually and on a weighted basis and has assessed the extent to which these targets have been met. Where these involved institution- and group-related targets, this was done in consultation with the parent company.

Negative performance contributions are taken into account in the remuneration system for members of the Executive Board and may lead to a reduction in, or the complete loss of, variable remuneration. To this end, penalty criteria are defined in the employment contracts of the members of the Executive Board at Group, institution, divisional and individual levels.

The overviews set out below in Sections 6.1 to 6.4<sup>3</sup> relate to the risk-bearing units and are based on Article 450 of CRR II in conjunction with Annex XXXIII of Commission Implementing Regulation (EU) 2021/637 laying down technical implementing standards for disclosure.

## 6.1 Information on remuneration paid to risk-bearing units for the financial year<sup>4</sup>

Pursuant to Article 450(1)(h) of CRR II, the following information must be disclosed: under point (i), the amounts of remuneration granted for the financial year and the number of beneficiaries; and under point (ii), the amounts and forms of variable remuneration granted for the financial year, broken down separately into the portion paid in advance and the portion withheld.

---

<sup>3</sup> For accounting reasons, rounding differences may occur in the tables.

<sup>4</sup> "Senior management" within the meaning of Article 3(1)(9) of the CRD is classified here under the category "employees with management responsibilities". SCB AG includes within this category executives who are not members of the Executive Board but who cumulatively meet the following criteria: 1) report directly to the Executive Board, 2) hold a role of strategic importance and have decision-making authority over a business division or function that influences the bank's risk profile, and 3) have a significant degree of responsibility for staff (at least five employees reporting to them directly or indirectly).

|        | <i>Remuneration (EUR million)</i> |  | <i>Management body – supervisory function</i> | <i>Executive body – management function</i> | <i>Staff with management responsibilities</i> | <i>Other identified staff</i> |
|--------|-----------------------------------|--|---|---|---|-------------------------------|
| 1      | Fixed remuneration                | Number of identified employees   | 2 <sup>5</sup>                                | 5   | 19  | 39                            |
| 2      |                                   | Total fixed remuneration   | 0,12  | 2,89  | 4,76  | 8,77                          |
| 3      |                                   | Of which: monetary remuneration  | 0,12  | 2,71  | 4,33  | 8,21                          |
| EU- 4a |                                   | Of which: shares or equivalent holdings                                | 0,00  | 0,00  | 0,00  | 0,00                          |
| 5      |                                   | Of which: equity-linked instruments or equivalent non-cash instruments | 0,00  | 0,00  | 0,00  | 0,00                          |
| EU-5x  |                                   | Of which: other instruments  | 0,00  | 0,00  | 0,00  | 0,00                          |
| 7      |                                   | Of which: other items  | 0,00  | 0,18  | 0,42  | 0,56                          |
| 9      |                                   | Variable remuneration  | Number of employees identified                | 0   | 5   | 19                            |
| 10     | Total variable remuneration       |  | 0,00  | 3,01  | 4,87  | 7,15                          |
| 11     | Of which: monetary remuneration   |  | 0,00  | 1,50  | 2,53  | 4,01                          |

<sup>5</sup> The two members of the Supervisory Board are independent non-executive directors who receive fixed remuneration in the form of fees.

|        |                             |  |      |      |      |       |
|--------|-----------------------------|--|------|------|------|-------|
| 12     |                             | Of which: deferred   | 0,00 | 0,90 | 1,41 | 1,40  |
| EU-13a |                             | Of which: shares or equivalent holdings                                | 0,00 | 1,50 | 2,53 | 3,14  |
| EU-14a |                             | Of which: deferred   | 0,00 | 0,90 | 1,41 | 1,40  |
| EU-13b |                             | Of which: equity-linked instruments or equivalent non-cash instruments | 0,00 | 0,00 | 0,00 | 0,00  |
| EU-14b |                             | Of which: deferred   | 0,00 | 0,00 | 0,00 | 0,00  |
| EU-14x |                             | Of which: other instruments  | 0,00 | 0,00 | 0,00 | 0,00  |
| EU-14y |                             | Of which: deferred   | 0,00 | 0,00 | 0,00 | 0,00  |
| 15     |                             | Of which: other items  | 0,00 | 0,00 | 0,00 | 0,00  |
| 16     |                             | Of which: deferred   | 0,00 | 0,00 | 0,00 | 0,00  |
| 17     | Total remuneration (2 + 10) |  | 0,12 | 5,89 | 9,63 | 15,92 |

Table 11. Information on remuneration granted to risk takers for the financial year (REM1)

## 6.2 New hire bonuses and severance payments granted or paid to risk takers

In accordance with points (v) to (vii) of Article 450(1)(h) of CRR II, the following information is disclosed: recruitment bonuses granted during the financial year; the number of beneficiaries of these payments; the amounts of severance payments from previous periods paid during the financial year and of severance payments newly granted during the financial year; the number of beneficiaries of each of these payments; and the highest severance payment awarded to an individual. Amounts are presented in millions of euros.

|   |   | <i>a</i>                                     | <i>b</i>                                     | <i>c</i>  | <i>d</i>                      |
|---|---|--|--|---|-------------------------------|
|   |   | <i>Operating body – Supervisory function</i> | <i>Management body – Management function</i> | <i>Employees with management responsibilities</i> | <i>Other identified staff</i> |
|   | Guaranteed variable remuneration – total amount   |  |  |   |                               |
| 1 | Guaranteed variable remuneration awarded – number of identified employees   | 0  | 1  | 0   | 0                             |
| 2 | Guaranteed variable remuneration granted – total amount   | 0,00   | 0,17   | 0,00  | 0,00                          |
| 3 | Of which: guaranteed variable remuneration paid out during the financial year that is not counted towards the cap on bonus payments | 0,00   | 0,00   | 0,00  | 0,00                          |
|   | Severance payments granted in previous periods and paid out during the financial year   |  |  |   |                               |
| 4 | Severance payments granted in previous periods and paid out during the financial year – number of employees identified              | 0,00   | 0,00   | 0,00  | 0,00                          |

|    |  |      |      |      |      |
|----|--|------|------|------|------|
| 5  | Severance payments granted in previous periods and paid during the financial year – total                          | 0,00 | 0,00 | 0,00 | 0,00 |
|    | Severance payments granted during the financial year   |      |      |      |      |
| 6  | Severance payments granted during the financial year – number of employees identified                              | 0    | 1    | 0    | 2    |
| 7  | Severance payments granted during the financial year – total amount  | 0,00 | 1,33 | 0,00 | 1,07 |
| 8  | Of which: paid during the financial year   | 0,00 | 0,00 | 0,00 | 0,00 |
| 9  | Of which: withheld   | 0,00 | 0,00 | 0,00 | 0,00 |
| 10 | Of which: severance payments made during the financial year that are not counted towards the cap on bonus payments | 0,00 | 0,00 | 0,00 | 0,00 |
| 11 | Of which: the highest severance payment granted to a single individual   | 0,00 | 1,33 | 0,00 | 0,62 |

Table 12. Details of special payments to employees (REM2)

### 6.3 Variable remuneration withheld from previous years<sup>6</sup>

In accordance with points (iii) and (iv) of Article 450(1)(h) CRR II, the amounts of outstanding deferred remuneration from previous years, broken down into vested and unvested portions, and the amounts of deferred remuneration that were granted, paid out or reduced during the financial year as a result of performance adjustments, are set out in detail.

<sup>6</sup> The "amount of performance adjustments made during the financial year to remuneration retained for future performance periods" and the "total amount of adjustments resulting from subsequent implicit adjustments during the financial year (such as changes in value attributable to changes in the prices of the instruments concerned)" cannot be disclosed here as they can only be determined in the future.

|   |  | <i>a</i>  | <i>b</i>  | <i>c</i>  | <i>d</i>   | <i>e</i>   | <i>f</i>   | <i>EU - g</i>   | <i>EU - h</i>  |
|---|--|---|---|---|--|--|--|---|--|
|   | <i>Remuneration withheld and retained (million EUR)</i>      | <i>Total amount of remuneration granted for previous performance periods and withheld</i> | <i>Of which: to be received in the financial year</i> | <i>Of which: to be received in subsequent financial years</i> | <i>Amount of performance adjustments made during the financial year to deferred remuneration payable in the financial year</i> | <i>Amount of performance adjustments made during the financial year to deferred remuneration to be received in future annual performance periods</i> | <i>Total amount of adjustments during the financial year resulting from retrospective implicit adjustments (such as changes in value attributable to fluctuations in the prices of the relevant instruments)</i> | <i>Total amount of remuneration granted prior to the financial year, which was deferred and actually paid during the financial year</i> | <i>Total amount of remuneration granted and deferred for previous performance periods, which has been earned but is subject to vesting periods</i> |
| 1 | <b>Governing body – supervisory function</b>                 | 0,00  | 0,00  | 0,00  | 0,00   | 0,00   | 0,00   | 0,00  | 0,00   |
| 2 | Monetary remuneration  | 0,00  | 0,00  | 0,00  | 0,00   | 0,00   | 0,00   | 0,00  | 0,00   |
| 3 | Shares or equivalent holdings                                | 0,00  | 0,00  | 0,00  | 0,00   | 0,00   | 0,00   | 0,00  | 0,00   |
| 4 | Equity-linked instruments or equivalent non-cash instruments | 0,00  | 0,00  | 0,00  | 0,00   | 0,00   | 0,00   | 0,00  | 0,00   |

|    |  |      |      |      |      |      |      |      |      |
|----|--|------|------|------|------|------|------|------|------|
| 5  | Other instruments  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 6  | Other forms  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 7  | <b>Governing body –<br/>management function</b>                    | 5,93 | 0,90 | 5,03 | 0,00 | 0,00 | 1,92 | 0,90 | 0,43 |
| 8  | Monetary remuneration  | 1,74 | 0,21 | 1,53 | 0,00 | 0,00 | 0,00 | 0,21 | 0,00 |
| 9  | Shares or equivalent<br>investments                                | 4,19 | 0,69 | 3,50 | 0,00 | 0,00 | 1,92 | 0,69 | 0,43 |
| 10 | Equity-linked instruments<br>or equivalent non-cash<br>instruments | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 11 | Other instruments  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 12 | Other forms  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

|    |  |      |      |      |      |      |      |      |      |
|----|--|------|------|------|------|------|------|------|------|
| 13 | <b>Staff with management responsibilities</b>                | 9,81 | 1,84 | 7,97 | 0,00 | 0,00 | 3,21 | 1,84 | 1,02 |
| 14 | Monetary remuneration  | 2,83 | 0,45 | 2,38 | 0,00 | 0,00 | 0,00 | 0,45 | 0,00 |
| 15 | Shares or equivalent holdings                                | 6,62 | 1,25 | 5,37 | 0,00 | 0,00 | 3,04 | 1,25 | 0,96 |
| 16 | Equity-linked instruments or equivalent non-cash instruments | 0,36 | 0,15 | 0,21 | 0,00 | 0,00 | 0,16 | 0,15 | 0,05 |
| 17 | Other instruments  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 18 | Other forms  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

|    |  |       |      |       |      |      |      |      |      |
|----|--|-------|------|-------|------|------|------|------|------|
| 19 | <b>Other identified staff</b>                                | 12,92 | 2,77 | 10,15 | 0,00 | 0,00 | 4,31 | 2,77 | 1,16 |
| 20 | Monetary remuneration  | 3,53  | 0,66 | 2,87  | 0,00 | 0,00 | 0,00 | 0,66 | 0,00 |
| 21 | Shares or equivalent investments                             | 9,39  | 2,11 | 7,28  | 0,00 | 0,00 | 4,31 | 2,11 | 1,16 |
| 22 | Equity-linked instruments or equivalent non-cash instruments | 0,00  | 0,00 | 0,00  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 23 | Other instruments  | 0,00  | 0,00 | 0,00  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 24 | Other forms  | 0,00  | 0,00 | 0,00  | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| 25 | <b>Total</b>   | 28,66 | 5,52 | 23,14 | 0,00 | 0,00 | 9,44 | 5,52 | 2,60 |

Table 13. Details of retained remuneration (REM3)

## 6.4 Number of individuals receiving high remuneration

In accordance with Art. 450 (1) (i) CRR II, the following table shows the number of risk takers at SCB AG whose remuneration amounted to EUR 1 million or more for the 2025 financial year.

|    |                                  | <i>a</i>   |
|----|----------------------------------|--|
|    | <i>EUR</i>                       | <i>Identified staff members receiving high remuneration within the meaning of Article 450(1)(i) of the CRR</i> |
| 1  | 1,000,000 to less than 1,500,000 | 3  |
| 2  | 1,500,000 to less than 2,000,000 | 2  |
| 3  | 2,000,000 to less than 2,500,000 | 1  |
| 4  | 2,500,000 to less than 3,000,000 | 0  |
| 5  | 3,000,000 to less than 3,500,000 | 0  |
| 6  | 3,500,000 to less than 4,000,000 | 0  |
| 7  | 4,000,000 to less than 4,500,000 | 0  |
| 8  | 4,500,000 to less than 5,000,000 | 0  |
| 9  | 5,000,000 to less than 6,000,000 | 0  |
| 10 | 6,000,000 to less than 7,000,000 | 0  |
| 11 | 7,000,000 to less than 8,000,000 | 0  |

Table 14. Details of remuneration of EUR 1 million or more per year (REM4)

## 6.5 Quantitative information on the total amount of all remuneration<sup>7</sup>

In accordance with Section 16(2) of the IVV, quantitative details of the total amount of all remuneration, broken down into fixed and variable remuneration, as well as the number of beneficiaries of variable remuneration, are disclosed.

| <i>Total fixed remuneration<br/>(in EUR million)</i> | <i>Total number of recipients of variable remuneration</i> | <i>Total variable remuneration<br/>(in million EUR)</i> | <i>Total remuneration<br/>(in million EUR)</i> |
|--|--|---|--|
| 68,38  | 499  | 35,01   | 103,39   |

Table 15. Details of total remuneration in accordance with Section 16 of the IVV

<sup>7</sup> For mathematical&technical reasons, rounding differences may occur in the tables.