Our cross-border renminbi capabilities

Standard Chartered has the widest coverage of overseas renminbi business network among international banks. We provide offshore renminbi services in more than 30 markets and onshore renminbi services in about 20 markets.



Account

- Renminbi settlement account
- · Renminbi NRA account
- · CASA
- Interest optimsation

services

- Service trade settlement
- · Goods trade settlement
- Letter of credit



Corporate loan

- Trade financing Project financing
- Bond issuance

- · Spot/forward
- Swap
- Option



- ROFII
- · Renminbi ODI
- Renminbi FDI · Bond Connect
- CIBM Direct



Multi-currency cross-

Treasury

- border cash pool
- Renminbi cross-border two-way cash pool



Since 2013. Standard Chartered has been awarded "Overall Best Service Provider - Renminbi Bank" for 10 years. In 2024, Standard Chartered was awarded "Best Renminbi Bank" in 16 markets across Asia, the Middle East, Africa, Europe regions, a testimony to the Bank's leading position in cross-border renminbi business.

Standard Chartered successfully booked the first CNY trade loan to a Chinese fiberalass producer based in Bahrain, allowing the client to enjoy lower borrowing costs compared to USD or Bahraini dinar as financing currencies.



Our expertise on sustainable finance

Standard Chartered offers a comprehensive product portfolio in sustainable finance to support the low-carbon transition and sustainable development of enterprises.



Product suite

Loans

Bonds

Green bonds

Social bonds

Sustainability

> Transition bonds

bonds

- > Green loans
- > Sustainabilitylinked loans
- Transition loans

Derivatives

- > Derivatives which hedge sustainable finance
- transactions > ESG performance linked derivatives

Deposit and cash

> Sustainable deposit

and cash account

linked cash account

management

> Sustainability-

ESG advisory

- > ESG internal integration Disclosure and
- reporting > ESG rating
- Strategic roadmaps

Carbon trading

Carbon tradina products that will assist clients in the trading, financing, and investment of carbon reduction/

carbon credits

Sustainable trade finance

- Import and export letter of credits
- Guarantees
- > Supply chain finance programmes
- Receivables services

PEFC

PEFC Certificated

Invoice financina

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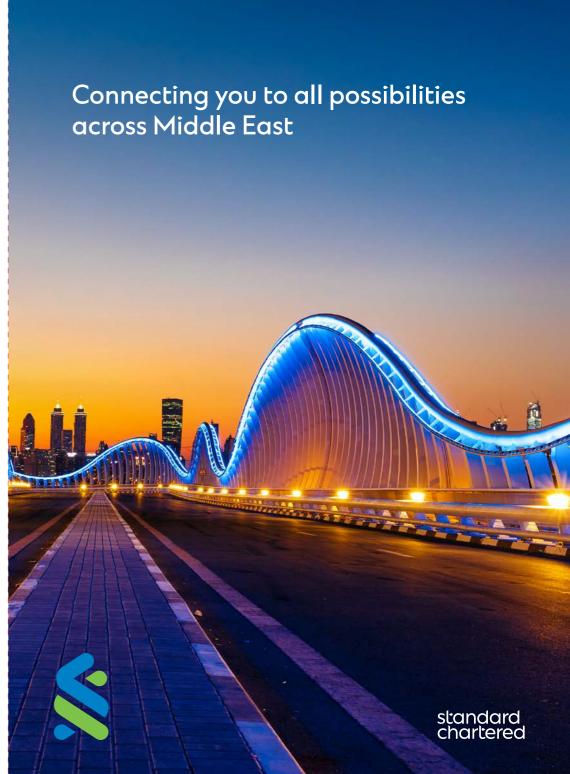
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Our extensive presence and rich history in the Middle East

Standard Chartered is a leading international banking group, with a presence in more than 50 of the world's most dynamic markets and have been present in the fast-growing emerging markets of Asia, the Middle East and Africa for over 160 years.

In recent years, bilateral economic and trade exchanges between China and Middle Eastern

Argentina | Brazil | Colombia | Falkland Islands | United States

South Korea | Sri Lanka | Taiwan | Thailand | Vietnam

Sub-Saharan Africa

MENAP

Belgium | Falkland Islands | France | Germany | Jersey | Poland | Sweden | Turkey | United Kingdom

Bahrain | Egypt | Iraq | Oman | Pakistan | Qatar | Saudi Arabia | United Arab Emirates

Australia | Bangladesh | Brunei | Cambodia | Chinese Mainland | Hong Kong | India |

Indonesia | Japan | Laos | Macau | Malaysia | Myanmar | Nepal | Philippines | Singapore

Botswana | Cote d'Ivoire | Ghana | Kenya | Mauritius | Nigeria | South Africa | Tanzania | Uganda | Zimbabwe

countries have become increasingly close, with continuously expanding areas of cooperation. Our locations In 2023. the bilateral trade volume between China and the Middle East reached representing a 24.7-fold increase compared to 2001

Bahrain (1920)

- More than 100 years of presence in Bahrain
- · With four branches, we have the most extensive branch network amongst international banks in Bahrain

Qatar (1950)

- · We are the first bank in Qatar
- Market leader in both online banking and online treasury services

UAE (1958)

- One of the largest international banks in the UAE
- Maintain close ligison with the UAE Central Bank and regulators

Oman (1968)

- The only international bank in Oman
- First international bank to introduce cash management services and launch direct sales

lrag (2013)

- · The first international bank in Iraq
- Only international bank to have on-the-ground operations in two of Iraq's main cities, Baghdad & Erbil

Saudi Arabia (2021)

· Provide a variety of financial products including Islamic financing products

Egypt (2024)

- Expand presence to more key markets in the Middle East
- * The year in brackets represents the year

Standard Chartered's product and services

Standard Chartered has an extensive business presence and a lona-standing operational history in the Middle East, covering key core markets and possessing a profound understanding of local market regulations, policies, and cultures. Leveraging our expertise in sustainable finance, renminbi internationalisation, and cross-border business risk management, we assist Chinese companies in expanding their operations in the Middle East. Standard Chartered is also the first international bank to offer Islamic banking services in this region.

Transaction bankina

> Cash management

Securities services

Trade services





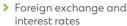


- Cross-border supply chain finance

> Electronic/mobile banking

Financial markets





- Commodities
- > Debt capital market
- > Capital market solutions

Corporate finance



- Loan syndications
- > Project export finance
- > Leveraged finance
- Merger and acquisition
- Shipping finance

Renminbi



- Account services
- > Settlement services
- > Financing services
- > Foreign exchange services
- > Treasury management services
- Investment services

Sustainable finance



- > Sustainable loans/bonds
- > Sustainable trade financina
- > Sustainable accounts/ deposits
- Sustainable derivatives
- > ESG consulting services

> Loans and transaction banking

business

- > Corporate finance
- Debt/investment products
- > Financial market
- Securities services

Standard Chartered has joined forces with five financial institutions, including the AllB, to provide syndicated project finance for the development, financing, construction, operation and maintenance of a 500MW photovoltaic power plant in Ibri, Oman. The project implementers and solar module suppliers are all Chinese companies. Upon completion, the project is expected to provide electricity to 33,000 local households and reduce carbon dioxide emissions by 340,000 tonnes per year.



Standard Chartered acted as joint lead underwriter and joint bookrunner in the issuance of a two-year, USD2 billion senior bond by the Ministry of Finance of the People's Republic of China in Saudi Arabia. Standard Chartered has been involved in all offshore bond issuances by the Ministry of Finance since 2011, covering offshore RMB, EUR and US dollar denominated bond offerings.

