



Investor Seminar

Africa & Middle East

27 November 2019

Here for good

Agenda



Webcast session

Bill Winters	Group Chief Executive
Sunil Kaushal	Regional CEO
Rola Abu Manneh	CEO, UAE
Mohamed A. Bary	Regional CFO
Ian Bryden	Regional CRO

Non-webcast focus areas:

The macroeconomic backdrop supports structural long-term growth

Razia Khan	Regional Chief Economist
Abbas Husain	Head of Project & Export Finance, MENAP
Neil Van Niekerk	Head of Project & Export Finance, Africa
Abdoul Aziz Ba	Regional Head of PSDO

The region contributes to and benefits from the Group's network proposition

Saif Malik	Regional Co-head, Global Banking
Philip Panaino	Regional Head, Transaction Banking

We are embracing digitisation and partnerships to transform Retail Banking

Jaydeep Gupta	Regional Head, Retail Banking
Yustus Aribariho	Regional Head, Digital Banking



Group Chief Executive

Bill Winters

Our Africa & Middle East franchise is central to the Group's overall investment case

We are making good progress executing the Group's strategy

- Our turnaround in recent years has created a stronger and more resilient business, with a better focus on its clients
- The disciplined execution of that strategy has resulted in Group profit improving 14% so far this year¹
 - Africa & Middle East has contributed to this improvement, with profits in the region growing 26%
- Our progress enables us to face a more challenging external environment confidently

Our AME franchise is distinctive, and its performance is critical to achieving our strategic priorities



- Our non-replicable franchise in the region is a key part of our global corporate and institutional **network** business



- The local team is taking the lead in transforming our **digital** capabilities



- We are supporting **sustainable** growth in the region; making a difference where it matters the most



Sunil Kaushal
Regional CEO



Rola Abu Manneh
CEO, UAE



Mohamed A. Bary
Regional CFO



Ian Bryden
Regional CRO

What you will hear today

1

Our broad and deep-rooted presence differentiates us



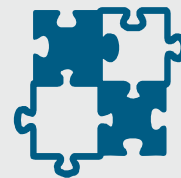
2

The macro-economic backdrop supports long-term structural growth



3

Digitisation and partnerships will transform our Retail Banking franchise



4

We are making good progress in executing our strategic priorities



We have a deep-rooted and distinctive franchise in Africa & Middle East

A trusted and respected business with differentiated product capabilities across 25 markets

The **AME** region in 2019¹ contributed:

17% of the Group's income
and **15%** of the Group's profits

7 of its **20** highest income markets
and **8** of its **20** most profitable markets

15 markets in **Sub-Saharan Africa**

- The only global bank with a deep presence ...
- ...providing access on the ground to MNCs
- Best Consumer Digital Bank in Africa²

10 markets in the **Middle East**

- Leading project finance, DCM and Islamic banking capabilities
- Best international bank in 6 markets³
- Best bank for Infrastructure/Project Finance⁴



We have the experience required to manage inherent risks

Our understanding of the risks in the AME region gives us a competitive advantage

Perceived risks high relative to other regions...

- Challenging macroeconomic outlook
 - Volatile economic growth
 - Currency movements and depreciation
 - Geopolitical tension
- Higher financial crime and sanction risks

...mitigated by our deep local knowledge

- The first bank in some AME markets...
- ...and the only global bank in many
- Strong public sector and multilateral relationships
- Risk distribution via capital markets / insurance
- Investment in global compliance standards

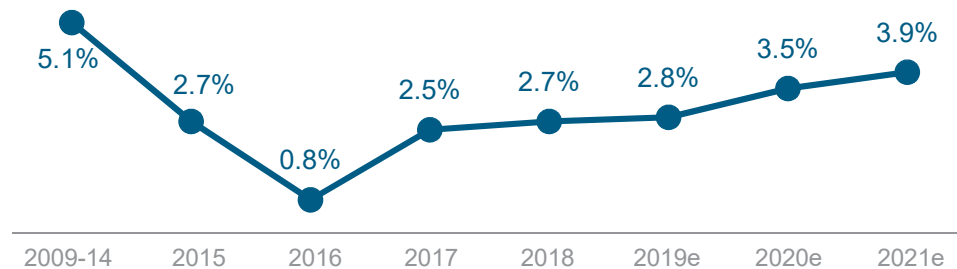
The macroeconomic backdrop supports long-term structural growth

Regional headwinds recently; but demographics, urbanisation and infrastructure demand should support growth

- By 2050 AME will be home to around 3.4bn people – likely to be more than China and India combined
- Africa will have the largest working age population in the world by 2040

Sub-Saharan Africa - Real GDP growth rate (%)¹

GDP \$1.3tn; Population 551m



Young population and increasing urbanisation



Significant share of commodities reserves



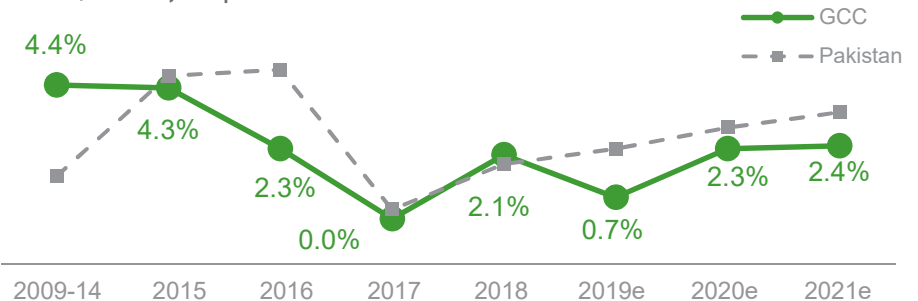
Growing trade corridors with Middle East / Asia



Demand for infrastructure and digitisation

GCC and Pakistan - Real GDP growth rate (%)¹

GDP \$2.2tn; Population 307m



Largest share of Global oil reserves



Home to some of the World's richest countries



UAE is a major trade and logistics hub



Diversification / private sector participation

We have built a stable platform in Africa & Middle East

Actions taken between 2015 to 2018 to secure our foundations have resulted in a leaner and more resilient business

- Income broadly flat on a constant currency basis¹, with underlying growth masked by de-risking
 - Deliberate de-risking actions and regulatory changes² led to ~\$230m income attrition
 - Partially offsetting underlying growth of ~\$260m / 4% compound annual growth rate
- Expenses held flat, with people and property cost savings reinvested primarily in digital
- Substantially improved credit quality
 - Tighter underwriting standards imposed
 - Reduced exposures in riskier sub-segments
 - Loan-loss rate improved from ~270 to ~90bps

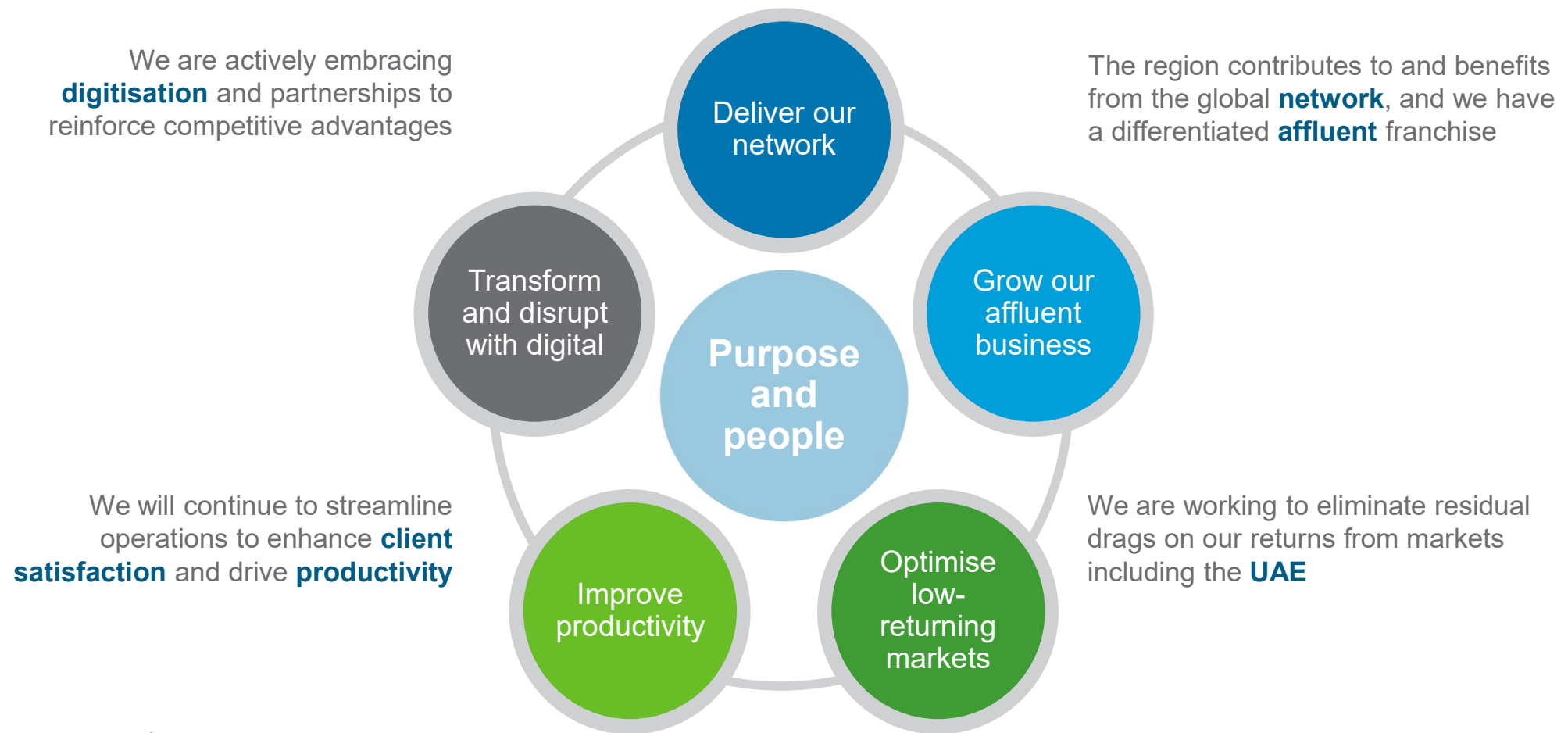
Profit before tax



2015 to
2018

We are executing the strategic priorities

The Africa & Middle East region has a key role to play in delivering the Group's strategic priorities



Our non-replicable network capabilities continue to generate income growth at premium returns

Network

Affluent

Productivity

Digital

Optimise

Purpose

The breadth of our CIB network across 25 markets creates multiple opportunities to grow

Clients

'Next + New' income²

Income

Network³

Network returns

AME RoTE
Group RoTE

	12.9%	19.1%
	12.2%	16.5%
9M'17	9M'18	9M'19

9M YoY¹

+38%

+18%

+620 bps

Monetising the network

- 80% of our top Corporate & Institutional clients use the AME network
- We aim to become the go-to bank for our network clients

Focus on inbound corridors

- Traditional corridors from West remain strong; Asia is becoming more significant
- Two-thirds of the Group's Belt & Road pipeline is in AME

Significant conduit of trade and investment

- Leading capital raising capability
- Largest Project and Infrastructure Finance business

We are investing to reinforce our differentiated affluent franchise in the region

Network

Affluent

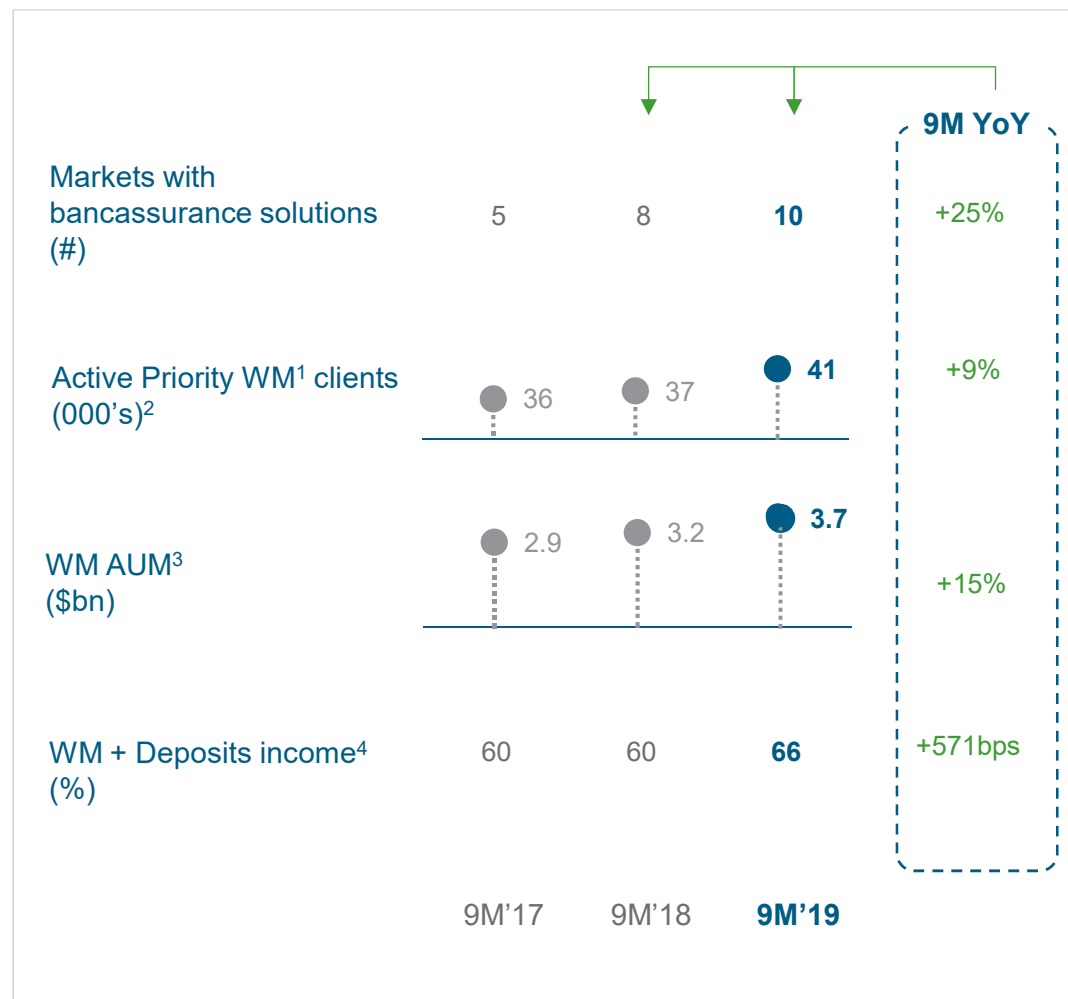
Productivity

Digital

Optimise

Purpose

The affluent segment in AME is smaller than in most of our other regions, but we are leading its development



Lead in wealth and bancassurance solutions

- Unique open architecture platform
- Importing proven innovations from other regions

Strengthen emerging affluent proposition

- Launch Premium banking⁵ in top markets
- Digitise and develop bancassurance and wealth solutions

Build alliance and key partnerships

- Co-working to provide digital wealth and investment solutions
- Alliances with Telcos to accelerate customer acquisition
- Differentiating with client-centric lifestyle offers

Accelerate client acquisition to achieve scale

We are driving operational improvements to scale revenue and improve efficiency

Network

Affluent

Productivity

Digital

Optimise

Purpose

Creating room for investment through cost efficiencies and digitisation

Clients

Retail Banking digital sales (%)¹

4 10 42

9M YoY

+4x

Corporate & Institutional Banking on-boarding (Days)

13 9 7

-2 days

Income productivity

Income per FTE² (\$000s)

199 201 216

+8%

Branches (#)

312 268 212

-21%

Cost efficiency

Cost:income ratio (%)

64 69 66

-285bps

9M'17 9M'18 9M'19

Recent efficiency achievements

- Branch footprint reduced by one-third in 2 years
 - 312 in 3Q'17 to 212 in 3Q'19
- Reduced our retail headcount significantly
 - 17% lower year-on-year

and future initiatives

- Alliances and partnerships with fintechs/platforms
- Savings reinvested into digital end-to-end platform

We are executing multiple exciting digital initiatives to transform our business

Network

Affluent

Productivity

Digital

Optimise

Purpose

The rapid roll-out of our digital bank proposition in Africa is delivering encouraging early results

Retail Banking

Mobile adoption¹
(%)

28

35

42

9M YoY

+7ppt

Accounts opened via digital
(#)

Nil

4,752

102,712

+22x

Corporate, Commercial & Institutional Banking

S2B utilisation²
(%)

47

61

69

+8ppt

9M'17

9M'18

9M'19

Accelerated digital bank roll-out

- Successful launch of our digital bank in 8 markets
- Leverage/complement existing telco products
- Encouraging early results:
 - Client acquisition up ~4x
 - Cost to onboard down ~80%

Innovative new products and lifestyle offering

- Market first mobile-led wealth offerings
- e-KYC³ and facial recognition technology
- Bureau-linked algorithmic credit underwriting
- Remote tablet based client on-boarding
- Targeting zero paper-based onboarding by 2020
- Pursue alliances and partnerships

Investing in technology for cash, custody and trade platforms

The UAE despite challenges remains an attractive market for us

Network

Affluent

Productivity

Digital

Optimise

Purpose

Optimising performance in this large, profitable but competitive market is key to the region's results overall ...

Opportunity

Advantages

Actions

- ✓ 3rd largest economy in MENA: \$428bn GDP¹
- ✓ Includes 8th largest global financial centre²
- ✓ Trade and logistics hub
- ? *Regional geopolitical tensions*
- ? *Subdued macro environment*

Opportunity

Advantages

Actions

- ✓ Respected brand: Best International Bank³
- ✓ Deep product capability / global connectivity
- ✓ Strong corporate & institutional franchise
- ? *Bank consolidation driving intense competition*
- ? *Rapid sector-wide digital adoption*

We aim to be the leading international bank in UAE, leveraging its position as a gateway to AME

Network

Affluent

Productivity

Digital

Optimise

Purpose

... and we are executing clear priorities to improve returns, with positive early progress

Opportunity

Advantages

Actions

	2015-2018 CAGR (Turnaround)	2019-2021 objective (Transformation)	Current priorities	Operating Profit
Income	 7%	Moderate growth	<ul style="list-style-type: none"> Focus on network business Participate in the growing private sector opportunity Drive digitisation and enhance affluent proposition 	
Costs	 6%	Keep broadly flat (net)	<ul style="list-style-type: none"> Branch / headcount reductions carried out Main focus now on improving productivity Maintain cost discipline to create capacity to invest 	2015
Risk	 18% ¹	Maintain	<ul style="list-style-type: none"> Continue to operate within tightened risk appetite Maintain high standards of financial crime controls 	
RWA ²	 7%	Keep broadly flat (net)	<ul style="list-style-type: none"> Originate capital-lite network business Optimise legacy low-returning RWA² Maximise cross-sell for corporate clients 	9M'19 (+109% YoY)

We want to make a difference in the World where it matters the most

Network

Affluent

Productivity

Digital

Optimise

Purpose

~\$2.4tn SDG¹ investment gap in emerging and low income countries

Sustainable Finance can be a key differentiator



Source: Bertelsmann Stiftung and Sustainable Development Solutions Network, Sustainable Development Report Dashboards 2019

We are mobilising capital flows towards SDG goals



Best Sustainable Finance Bank in Africa²



#1 global **Blended Finance**³ provider⁴



The world's first sovereign **blue bond** (Republic of Seychelles)



The Middle East's first **green loan**



Largest **renewables** deal in the Gulf

We have made good progress in AME so far in 2019

Gaining operational traction despite challenges

- Corporate & Institutional Banking performing well
 - Multiple marquee deals across the region
- Ambitious Retail Banking digitisation on track
- Commercial Banking showing signs of stabilising
- Cost trends reflecting proactive efficiency actions
- Significantly lower impairment
- Continued reduction in low-returning RWAs²

Driving further improvement in financial performance¹

Income	↑	5%
Costs	↔	Flat
Impairment	↓	(35)%
Profit	↑	26%
RWAs	↓	\$(4.5)bn

What we hope you heard today

1

Our broad and
deep-rooted
presence
differentiates us



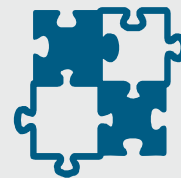
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The macro-
economic
backdrop supports
long-term
structural growth



3

Digitisation and
partnerships will
transform our
Retail Banking
franchise



4

We are making
good progress in
executing our
strategic priorities





Razia Khan



Abbas Husain



Neil Van Niekerk



Abdoul Aziz Ba

Supporting sustainable growth

Demographics and necessary investment in the region will drive further growth and development

Opportunity

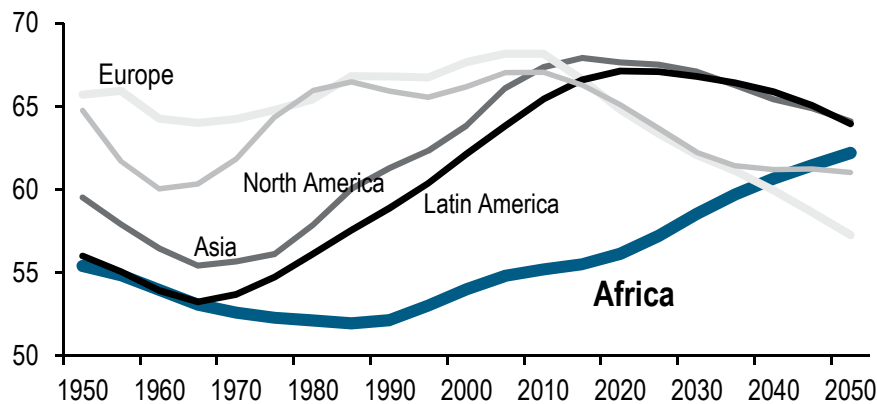
Advantages

Actions

Favourable demographics ...

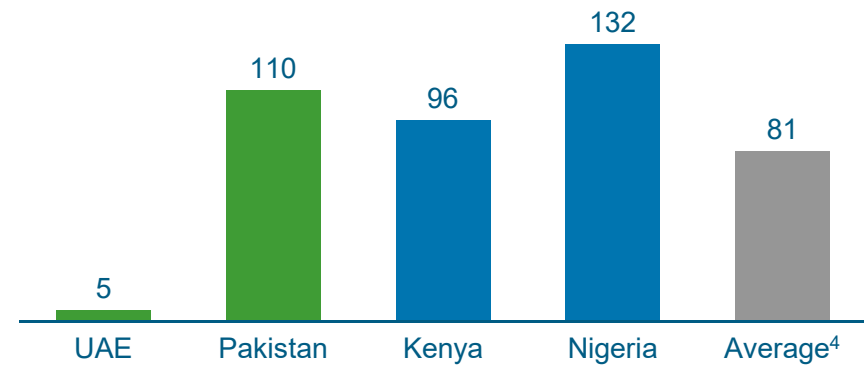
Growing workforce¹

Working age population (% of total)



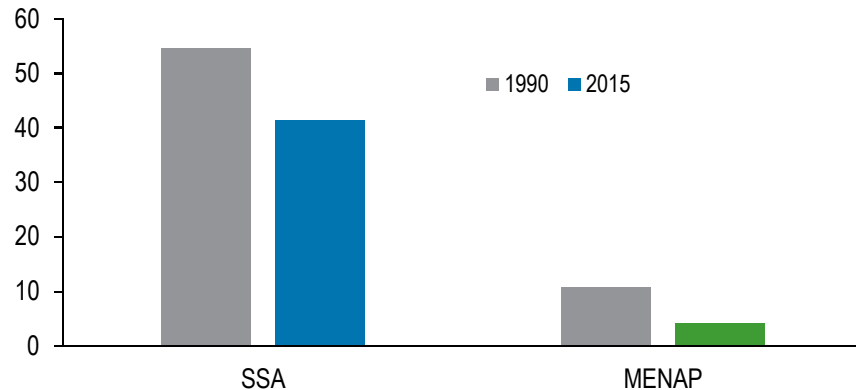
... but investment is required to fund development

Global competitiveness (xxx/137): Quality of Infrastructure³

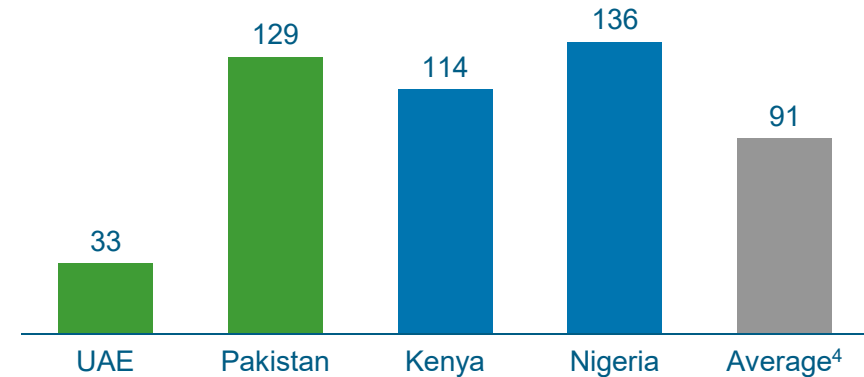


Declining poverty²

Headcount ratio at \$1.90 a day 2011 Purchasing Power Parity, % of population



Global competitiveness (xxx/137): Health and Primary Education³



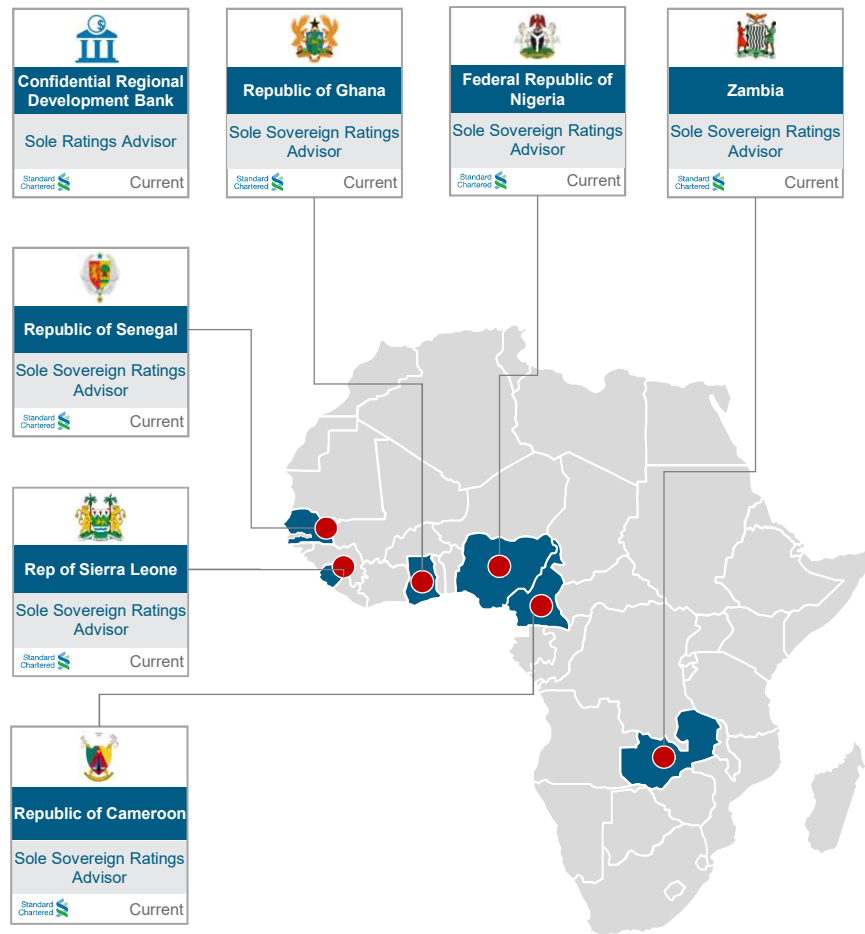
We have unparalleled depth of local relationships, understanding of risks and access to governments

Opportunity

Advantages

Actions

Trusted public sector relationships ...



... combined with world-class structuring capabilities



We are determined to be a force for good, contributing to sustainable economic growth

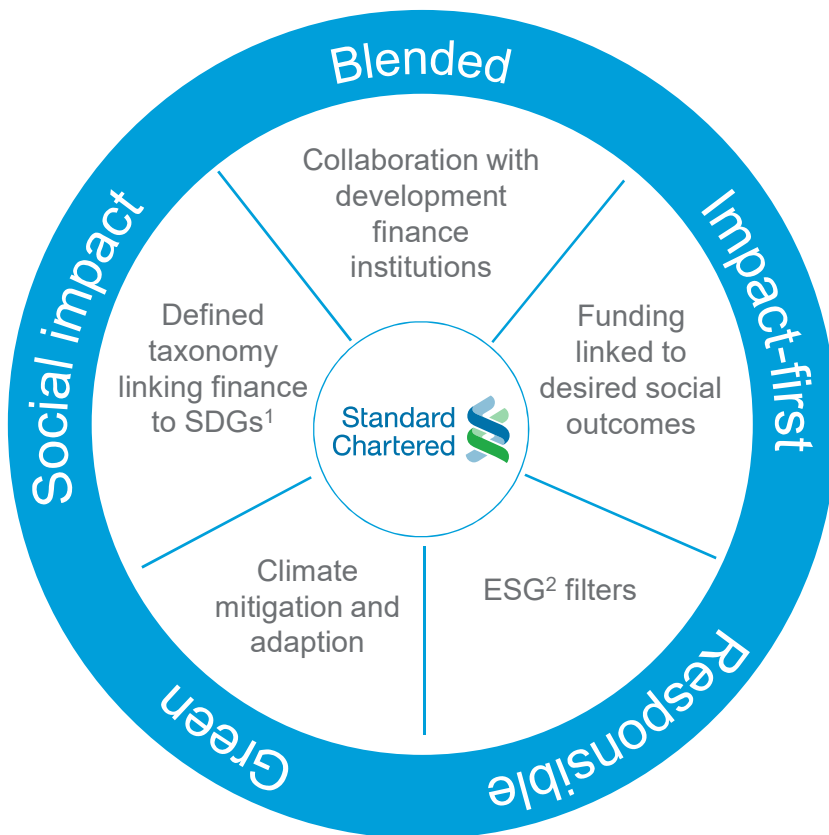
Opportunity

Advantages

Actions

Supporting impact-driven financing ...

Catalysing sustainable finance where it matters the most



... working with both private and public sector clients

1 Advisory

- Structuring and financing sustainable social and physical infrastructure
- Connecting investors to impact finance

2 Partnerships

- Collaborating with corporates, institutions, DFIs³ and ECAs⁴ from outside the region

3 Innovation

- Creating new products and structures to facilitate financial flows to markets where it will make the biggest difference

4 Climate adaption & resilience

- Facilitate \$35bn of renewables projects by 2023
- Incorporating climate risk into PF guidelines



Saif Malik



Philip Panaino

Reinforcing our network advantage

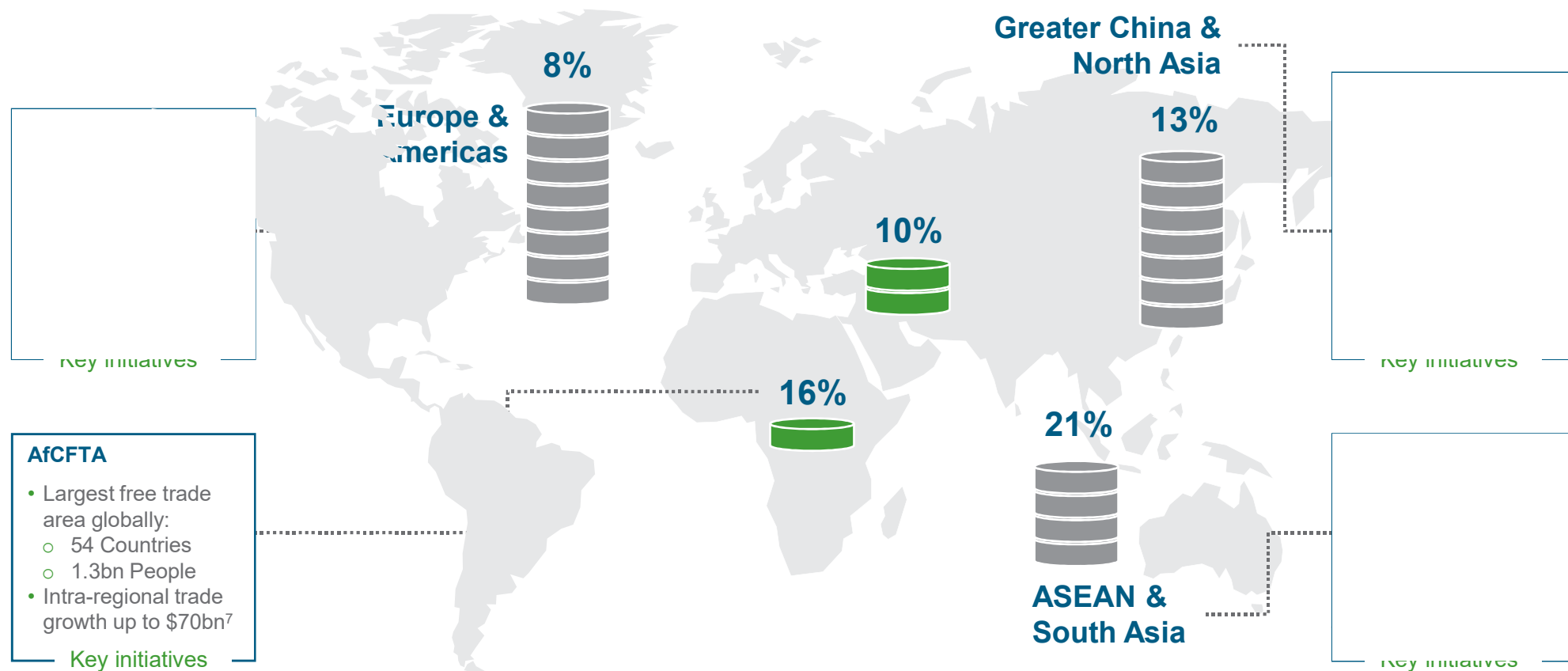
AME is becoming increasingly connected, both as a region and globally

Opportunity

Advantages

Actions

Intra-regional trade is small but growing rapidly; and the structural ties with other regions are strengthening



Xx% = YoY growth 2017-2018¹

= Bilateral trade with AME (c.\$100bn)¹

= Intra-region (SSA / MENAP) trade (c.\$100bn)¹

We have a unique physical network, and the region's leading DCM/Islamic franchise

Opportunity

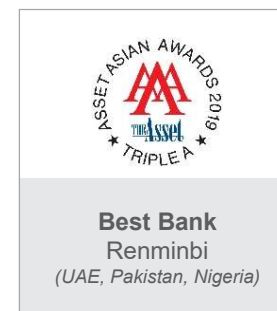
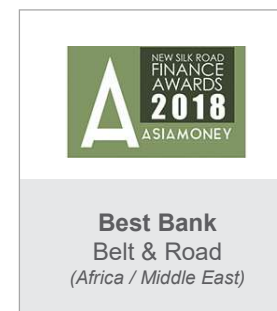
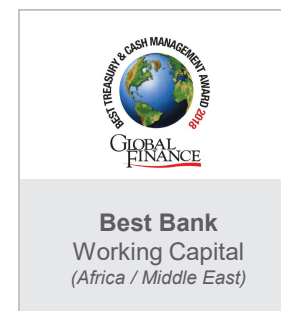
Advantages

Actions

A respected presence across 25 AME markets ...

HQ country		SSA ¹	MENAP ²
Regional peers	Standard Chartered UK	15	10
	US	12 ³	14
	UK	2	11
	France	1	6
	South Africa	20	-
	South Africa	12	-
	UAE	-	3
	Qatar	1	17

...with distinctive product capabilities



AME Bond Issuance⁴

1. Standard Chartered
2. Citi
3. JP Morgan

GCC Bonds & Sukuk⁴

1. Standard Chartered
2. HSBC
3. Citi

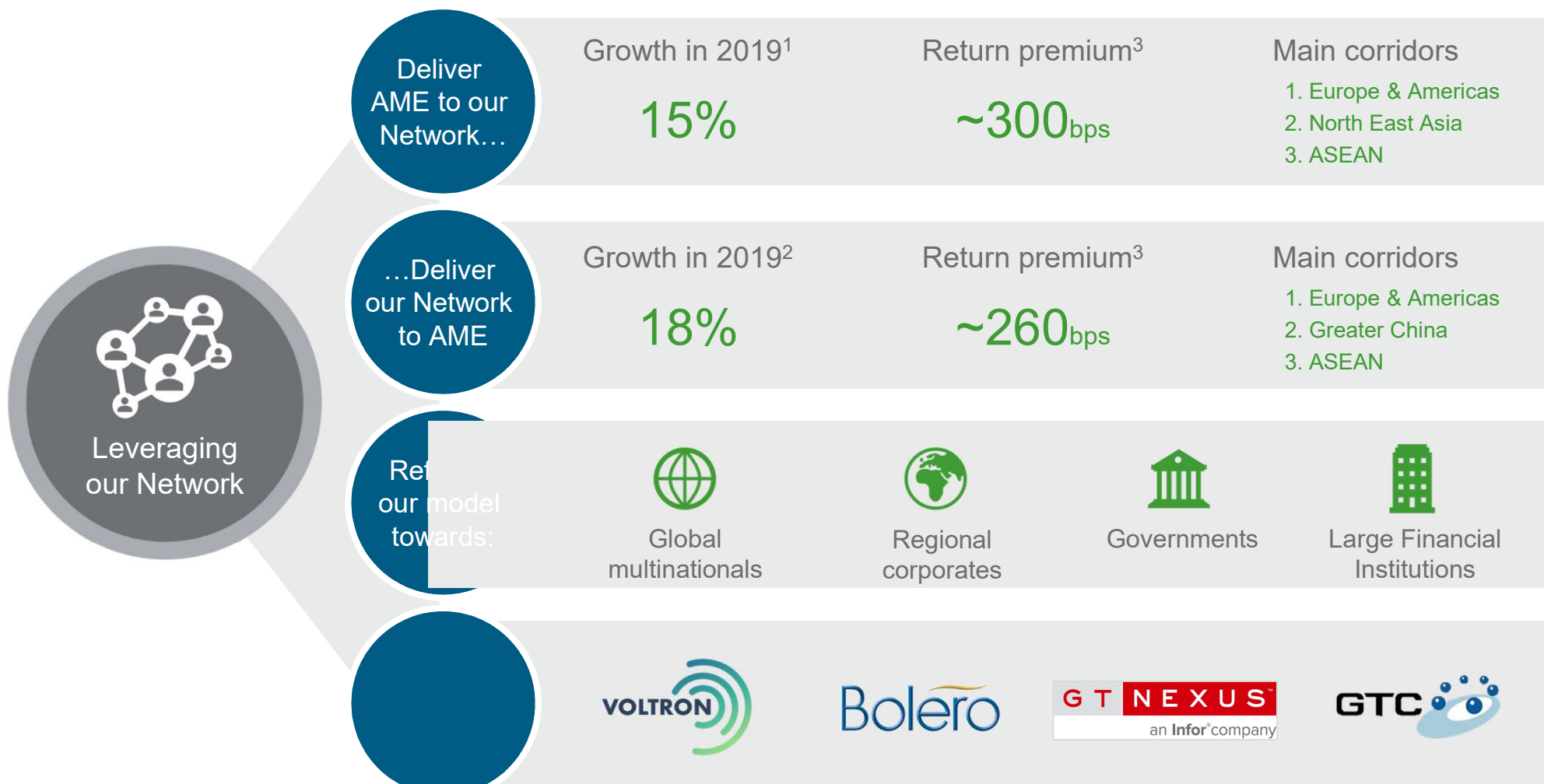
We are leveraging our network advantage while focusing on selected client segments

Opportunity

Advantages

Actions

Our actions are driving prosperity, innovation, inclusion and growth across Africa & Middle East





Jaydeep Gupta



Yustus Aribariho

Transforming Retail Banking

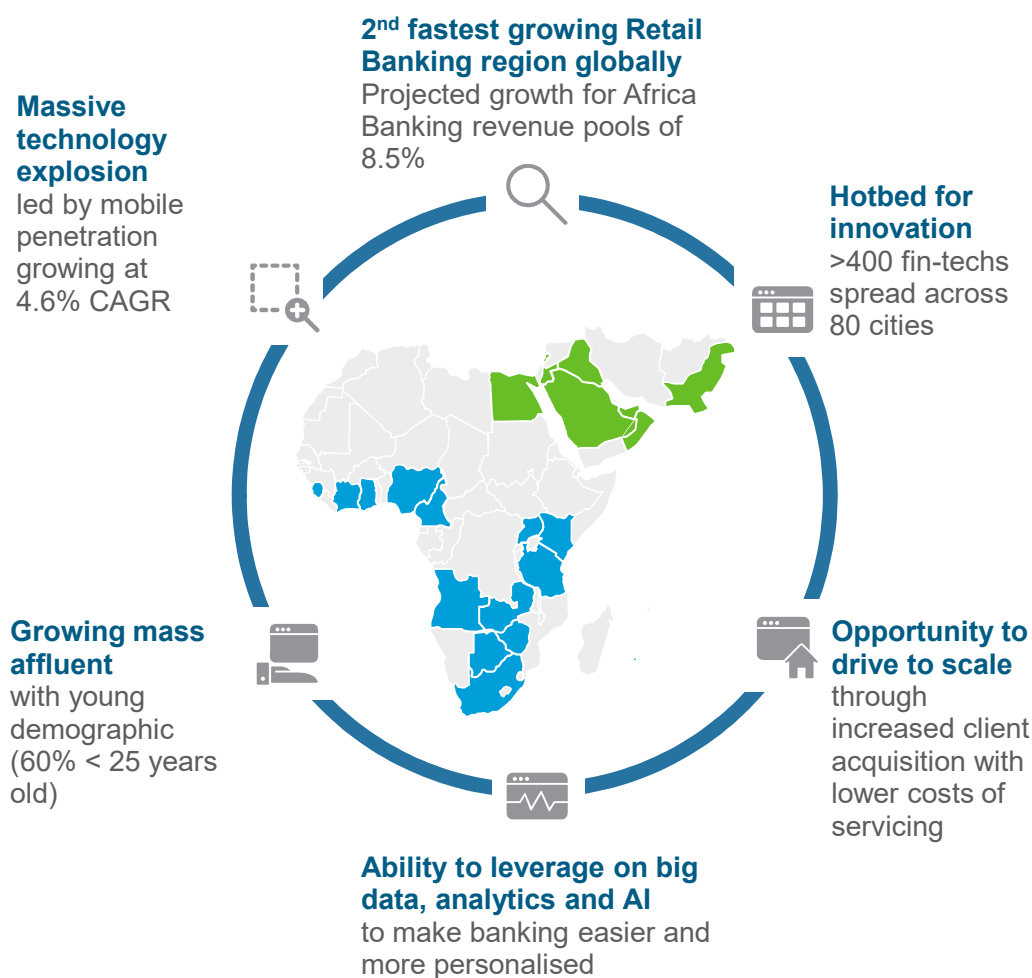
Demographics and technology will support rapid growth in retail banking

Opportunity

Advantages

Actions

Africa has a fast growing and profitable mass / mass affluent customer base that is relatively untapped



Africa



Population



1.3bn
(43% urban)

Active clients

763k	Africa
518k	ME

Mobile users



456m
(44% penetration)

317k	Africa
209k	ME

Internet users



525m
(40% penetration)

308k	Africa
347k	ME

We have the region's leading digital banking franchise...

Opportunity

Advantages

Actions

Our trusted brand and award-winning technology is a powerful combination



GLOBAL FINANCE

Best Consumer Digital Bank

Africa

WealthBriefing MENA AWARDS 2019

Best Innovative Investment Wealth proposition

Middle East

BEST DIGITAL BANK AWARD 2019
20th Annual
GLOBAL FINANCE

Best Digital Bank

Africa

GLOBAL FINANCE

Best Islamic Digital Bank

Pakistan

... and we are investing to disrupt the mass affluent segment

Opportunity

Advantages

Actions

We aim to be the catalyst for retail transformation and better participation models...



Double

No. of clients



Improve

client service



Reduce

cost of acquisition



Efficient

serve of mass



Capture

Young demographic

... and the early progress is encouraging



Live markets in
<18 months



New accounts
opened



Average account
balance



Clients less than
35 years old



Investor Seminar

Biographies, definitions and notice on forward-looking statements

Biographies



Sunil Kaushal
Regional Chief Executive
Officer

Sunil Kaushal is a member of the Group's Management Team and has been the Regional CEO for AME since 2015.

Prior to this, he was regional CEO South Asia, responsible for operations in markets including India, Bangladesh, Sri Lanka, and Nepal.

Sunil has over 31 years of banking experience in diverse markets and has been with the Bank for 22 years, holding senior roles across the Wholesale and Consumer Bank. He has rich experience across the Group's footprint, having served as the Head of Corporate Banking in UAE, Head of Originations and Client Coverage in Singapore, Global Head Small & Medium Enterprises and New Ventures in Singapore and CEO of SCB (Taiwan) Ltd

Sunil holds a Bachelor of Commerce degree from Bombay University, India and qualified as a Chartered Accountant from the Institute of Chartered Accountants of India. Sunil has also attended general management courses at Harvard Business School, INSEAD, Oxford University, and London Business School.

Sunil was awarded CEO of the Year by the Middle East Magazine in 2019, and CEO of the Year 2018 by the Middle East EMEA Banking Awards.

Sunil is a Singapore National of Indian origin and is based in Dubai.



Mohamed A. Bary
Regional Chief Financial
Officer

Mohamed is the Regional CFO for Africa & Middle East. He is also a Non-Executive Director on the Board of Standard Chartered Bank Pakistan.

Mohamed joined the Bank in February 2012 from Barclays Bank, UK and was based in London; where he served as their International Financial Controller.

Prior to that, he was the Regional Financial Controller for the Barclays Emerging Markets Region based in Dubai where his mandate included Africa, MENA, India and Indian Oceans (Mauritius and Seychelles), Pakistan, Indonesia and Russia.

Mohamed joined Barclays from Citigroup, where he held the position of Chief Financial Officer for their Egypt and Algeria business.

Mohamed is an Egyptian National and is based in Dubai.

He holds a BA in Commerce and is a CFA Charter-holder.

Biographies



Rola Abu Manneh
CEO, UAE

Rola Abu Manneh is the Chief Executive Officer of Standard Chartered Bank UAE, a role she has held since August 2018.

She is the first Emirati woman to head a bank in the UAE.

Before joining Standard Chartered Bank, Rola was the Head of Corporate & Investment Banking for Abu Dhabi at First Abu Dhabi Bank ('FAB').

In this role, her responsibility was to maintain relationships between FAB and its client base, including government, government related entities, elite customer groups, family corporations, local corporations, multinational corporations and commercial banking services.

In 2019, Rola was included in Arabian Business' 'World's Most Powerful Arabs' list.

She was also recognised by Forbes ME as one of the 'Top 20 Women Leading Top Companies in the Middle East' and Financial News listed her as one of the most influential female leaders.



Ian Bryden
Regional Chief Risk Officer

Ian Bryden is the Regional Chief Risk Officer for Africa & Middle East based in Dubai. He is also a Non Executive Director on the boards of Standard Chartered Bank Angola, Standard Chartered Bank Kenya Limited and Standard Chartered Bank Pakistan Limited.

Ian was previously the Chief Risk Officer, South Asia and the Country Chief Risk Officer, India, based in Mumbai. Prior to February 2013, he was the Regional Credit Officer for South Asia overseeing the credit risk of the Wholesale Bank portfolios for India, Bangladesh, Sri Lanka and Nepal.

Based variously in London, Dubai, Hong Kong and Mumbai, Ian has been with Standard Chartered for 24 years in a combination of business and Risk roles. He joined the bank as a Corporate Banking Relationship Manager and had a number of roles in the business before moving to Risk.

Before joining Standard Chartered, Ian worked at Chase Manhattan Bank and Bear Stearns in various Corporate and Investment Banking roles. He also served in the British Army for 5 years after leaving Oxford University where he studied Law.

Biographies



Razia Khan
Regional Chief Economist

Razia is Chief Economist for Africa and the Middle East, with over two decades of experience covering emerging and frontier markets. She is a well-known commentator on the region and provides regular updates to central banks, finance ministries, sovereign wealth funds, other institutional investors and corporates in the region.

Razia currently serves on the Advisory Board of the Royal Africa Society and is a trustee of Save the Children UK. She has previously served on the WEF's Global Future Council on Migration and the Global Agenda Council on 'Poverty and Economic Development'.

She was named one of the '100 most influential Africans' in 2015 by New African magazine, and the '100 Africa economics leaders' by Institut Choiseul (2017). Razia holds BSc and MSc (Econ) degrees from the London School of Economics



Abdoul Aziz Ba
Regional Head PSDO

Abdoul Aziz Ba is the Head of Public Sector and Development Organisations for Africa & Middle East.

Abdoul Aziz has over 21 years of banking experience in Europe and Emerging markets. He joined Standard Chartered Bank from a Multilateral Organization owned by Central Banks across Asia, Middle East, Africa and Europe, based in Malaysia, the International Islamic Liquidity Management Corporation. He set up during his time the first sharia'h compliant money-market instrument backed by sovereign assets and the first Islamic Asset Backed Commercial Paper vehicle. This unique instrument successfully assisted facilitating effective cross-border Islamic liquidity management.

Prior to that Abdoul Aziz worked with BNP Paribas in the securitization structuring team where he led innovative funding transaction for Emerging Market clients.

He also participated in various initiative with the AfDB to help African countries to access debt capital market using workers remittances and future flows assets.

Abdoul Aziz holds a Master degree in Economics from Sorbonne University in Paris

Biographies



Abbas Husain
Head Project and Export
Finance, Middle East,
North Africa and Pakistan

Abbas is the Managing Director and Head of Standard Chartered Bank's Regional Project & Export Finance team in Dubai.

His responsibilities include originating and executing project finance transactions located in the Middle East, North Africa, and Pakistan.

Abbas has worked in finance for twenty-four years and has extensive experience in credit analysis, structuring and documentation.

Before joining SCB, he worked for Citibank, managing a portfolio of MNC's and local corporates. Prior to that, Abbas worked at Bank of America managing a diversified portfolio.

Abbas has significant experience in the power sector. He has been the team leader in a number of marquee transaction in power, oil and gas and worked extensively in pre-bid financial structuring/advisories

Abbas holds a Bachelor of Arts degree from Northwestern University and an MBA from Cornell University.



Neil van Niekerk
Managing Director
Project and Export Finance
Africa

Neil was appointed as head of Standard Chartered's Project and Export Finance team covering Africa in 2013 and manages a team of professionals based in London and Johannesburg.

The Project and Export Finance Africa business comprises limited and non-recourse lending in Africa with primary focus on energy, transportation, general infrastructure Oil & Gas and Mining.

Neil started his Project Finance career at Investec Bank in 1995 with 25 years' experience in Project and Export Finance transactions in emerging markets (mostly Africa and the Middle East) with specific focus on infrastructure, power, refining and petrochemicals, export credits and mining. Prior to joining Standard Chartered in 2006, Neil worked at Absa Capital (Member of Barclays Capital) in the Project and Export Finance division.

Neil completed his studies at the University of Johannesburg in 1995 obtaining post-graduate degrees in Finance, B.Com Accountancy Honours (Certificate in the Theory of Accountancy) and Associate Chartered Management Accountant (ACMA).

Biographies



Saif Malik
Regional Co-Head
Global Banking

Saif has over 18 years of experience working in all aspects of banking in Africa. He has held a number of senior roles since joining Standard Chartered in 2006 and has experience working in South Africa, Nigeria, Zambia and Tanzania.

Saif was also the Head of the then Wholesale Banking business for Standard Chartered in Malaysia, and previously worked with Barclays Bank In Africa.

Saif is currently based in Johannesburg, South Africa as the Regional Co-Head of Global Banking for Africa & Middle East. He leads a team of over 400 staff across 25 markets and is responsible for defining the regional business strategy, managing the client asset portfolio and delivering revenue and operating profit growth.

Saif was born and bred in Zambia. He has an MA in International Business and a BA in Economics.



Philip Panaino
Regional Head
Transaction Banking

Philip is responsible for leading the execution of the Transaction Bank's business for the Western Hemisphere; this includes Europe, US, Africa & Middle East. In addition, he is part of the Leadership team for the Transaction Bank globally. He is a passionate African and enjoys various community development initiatives.

He joined the Bank in 2014 from MasterCard, where he was Division President, South Africa. Prior to MasterCard Philip lead the Transaction Banking business for Citi.

In his current role, he brings extensive experience in transaction banking, payments innovation and corporate strategy on more than 22 years' experience working in transaction banking working with multinational corporate, technology companies as well as financial institutions.

He is passionate about building client centricity into the business model to ensure we add value to our clients, and in coaching individuals to deliver their personal strengths so achieving high quality financial returns for the Bank.

Biographies



Jaydeep Gupta
Regional Head
Retail Banking

Jaydeep Gupta is the Regional Head of Retail Banking – Africa and Middle East at Standard Chartered Bank.

Jaydeep has over 27 years of banking experience in diverse markets and has held various senior roles in Standard Chartered's Retail Banking business. He is a member of the Bank's management team for the Africa & Middle East region.

Prior to this role, Jaydeep was the Head of Consumer Banking, UAE and Regional Head of Integrated Distribution, Middle East and Pakistan at Standard Chartered Bank. Jaydeep started his banking career by managing Large Corporate relationships before moving to Retail Banking. He has varied experience covering Distribution, Wealth Management, Digital Channels, Acquisitions, post merger integration and Finance.

Jaydeep holds Bachelor degrees in Commerce and Arts and a Master of Business Administration specializing in Finance.

He enjoys outdoor sports and is an amateur mountaineer having trekked to Kilimanjaro, Everest Base Camp and climbed the Island Peak (6179 meters), in the Himalayas.

Jaydeep is married with two daughters.



Yustus Aribariho
Regional Head
Digital Banking

Yustus Aribariho is the Regional Head of Digital Banking in Africa & Middle East

With 15 years of Banking experience, Yustus has been the architect of the Group's Digital transformation in AME coordinating multiple teams across various functions of the bank and countries.

He is responsible for delivering the digital bank in AME.

Originally from Uganda, Yustus has worked across a number of our markets including Uganda, Qatar, Singapore and currently based in Dubai.

Yustus is married to Diana and has 3 pre-teen kids a son and two daughters.

In his free time, Yustus coaches mini rugby at a local rugby club in Dubai

Definitions

Term	Explanation	Term	Explanation	Term	Explanation
AME	Africa & Middle East	FTE	Full-time employee	PPT	Percentage points
API	Application Programming Interface	FX	Foreign Exchange	PvB	Private Banking
ASA	ASEAN & South Asia	FY	Financial year	QoQ	Quarter-on-quarter
AUM	Assets under management	GCC	Gulf Cooperation Council	Q&A	Questions & Answers
BRI	Belt & Road Initiative	GCNA	Greater China & North Asia	RB	Retail Banking
bn	Billion	GDP	Gross domestic product	RMB	Renminbi
Bps	Basis points	IMF	International Monetary Fund	RoRWA	Income as a percentage of RWA
Capital-lite	non-funded products	KYC	Know Your Customer	RoTE	Return on tangible equity
CAGR	Compound annual growth rate	m	Million	RWA	Risk-weighted assets
CASA	Current and Savings Account	MENAP	Middle East, North Africa and Pakistan	S2B	Straight2Bank
CB	Commercial Banking	MNC	Multinational corporation	SDG	Sustainable development goals
CCPL	Credit Cards, Personal Loans and other unsecured lending	MSR	Maritime Silk Road	SME	Small and medium enterprises
CIB	Corporate & Institutional Banking	Nm	Not meaningful	SSA	Sub-Saharan Africa
CPEC	China-Pakistan Economic Corridor	Network	Income generated outside of a client	TB	Transaction Banking
DFC	Development Finance Corporation	income	group's headquarter country	tn	Trillion
EA	Europe & Americas	OECD	Organisation for Economic Co-operation and Development	WM	Wealth Management
EM	Emerging markets			YoY	Year-on-year

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This document contains or incorporates by reference “forward-looking statements” regarding the belief or current expectations of Standard Chartered PLC (the “Company”), the board of the Company (the “Directors”) and other members of its senior management about the strategy, businesses and performance of the Company and its subsidiaries (the “Group”) and the other matters described in this document. Generally, words such as “may”, “could”, “will”, “expect”, “intend”, “estimate”, “anticipate”, “believe”, “plan”, “seek”, “continue” or similar expressions are intended to identify forward-looking statements.

Forward-looking statements involve inherent risks and uncertainties. They are not guarantees of future performance and actual results could differ materially from those contained in the forward-looking statements. Recipients should not place reliance on, and are cautioned about relying on, any forward-looking statements. Forward-looking statements are based on current views, estimates and assumptions and involve known and unknown risks, uncertainties and other factors, many of which are outside the control of the Group and are difficult to predict. Such risks, factors and uncertainties may cause actual results to differ materially from any future results or developments expressed or implied from the forward-looking statements. Such risks, factors and uncertainties include but are not limited to: changes in the credit quality and the recoverability of loans and amounts due from counterparties; changes in the Group’s financial models incorporating assumptions, judgments and estimates which may change over time; risks relating to capital, capital management and liquidity; risks associated with implementation of Basel III and uncertainty over the timing and scope of regulatory changes in various jurisdictions in which the Group operates; risks arising out of legal and regulatory matters, investigations and proceedings; operational risks inherent in the Group’s business; risks arising out of the Group’s holding company structure; risks associated with the recruitment, retention and development of senior management and other skilled personnel; risks associated with business expansion and engaging in acquisitions; reputational, compliance, conduct, information and cyber security and financial crime risks; global macroeconomic and geopolitical risks; risks arising out of the dispersion of the Group’s operations, the locations of its businesses and the legal, political and economic environment in such jurisdictions; competition; risks associated with the UK Banking Act 2009 and other similar legislation or regulations; changes in the credit ratings or outlook for the Group; market, interest rate, commodity prices, equity price and other market risk; foreign exchange risk; financial market volatility; systemic risk in the banking industry and among other financial institutions or corporate borrowers; country risk; risks arising from operating in markets with less developed judicial and dispute resolution systems; risks arising out of regional hostilities, terrorist attacks, social unrest or natural disasters; climate related transition and physical risks; business model disruption risks; the implications of a post-Brexit and the disruption that may result in the United Kingdom and globally from the withdrawal of the United Kingdom from the European Union; and failure to generate sufficient level of profits and cash flows to pay future dividends.

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