standard chartered

Standard Chartered

Investor overview deck

July 2026

We operate in the world's most dynamic markets

Present in **54** markets; using the power of our network to maximise opportunities for people and businesses who trade, operate, or invest across our markets. Our diverse experience, capabilities and culture set us apart

Our locations

Europe and America

Our Americas franchise is focused on CIB business, and our London headquarters also services our Private Bank clients; our EU hub is located in Frankfurt

- Belgium
- Falkland Islands
- France
- Germany
- Jersey
- Luxembourg
- Poland
- Sweden
- Türkiye
- United Kingdom
- Argentina
- Brazil
- Colombia
- United States

Africa and the Middle East

We have a deeply-rooted presence in Africa's most dynamic and emerging markets, and our history in the Middle East dates back to 1920

- Botswana
- Côte d'Ivoire
- Egypt
- Ghana
- Kenya
- Mauritius
- Morocco
- Nigeria
- South Africa
- Tanzania
- Uganda
- Zambia
- Bahrain
- Iraq
- Oman
- Pakistan
- Qatar
- Saudi Arabia
- UAE

Asia

Present in more ASEAN markets than any other international bank, our strong regional presence and continued investment helps us drive connection and support our clients to capitalise on new opportunities

- Australia
- Bangladesh
- Brunei
- Cambodia
- Hong Kong
- India
- Indonesia
- Japan
- Laos
- Macau
- Mainland China
- Malaysia
- Myanmar
- Nepal
- Philippines
- Singapore
- South Korea
- Sri Lanka
- Taiwan
- Thailand
- Vietnam

Serving corporate, institutional and affluent clients…

Corporate & Investment Banking (CIB)

- Supports large corporations, governments and financial institutions with cross-border opportunities
- Providing differentiated solutions across Transaction Services, Global Banking and Global Markets

Reported performance (FY'25)

$12.4bn
Income

$5.4bn
Profit before tax

14.2%
Return on tangible equity

Wealth & Retail Banking (WRB)

- Serving individual, small and medium businesses, with a focus on affluent clients
- A leading wealth manager in Asia, Africa and the Middle East
- Offering best-in-class wealth solutions through our open architecture

Reported performance (FY'25)

$8.7bn
Income

$2.4bn
Profit before tax

19.4%
Return on tangible equity

…reflecting our strategy, with a growth-oriented client proposition

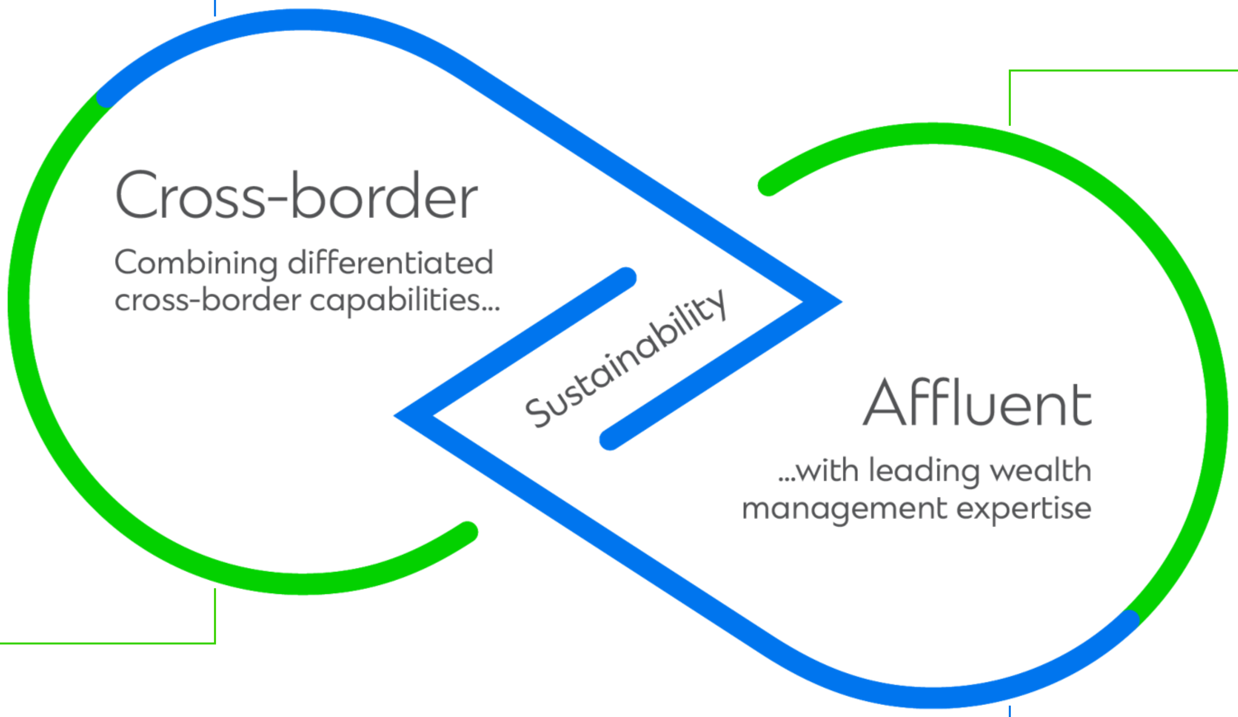
Scale

✓ #2 Transaction Bank in Asia[1]

Growth

✓ Network income 9% CAGR (2019-2025)

✓ 66% of total CIB income[2] (2019: 57%)



Scale

✓ #3 Wealth Manager in Asia[3] (2019: #5)

Growth

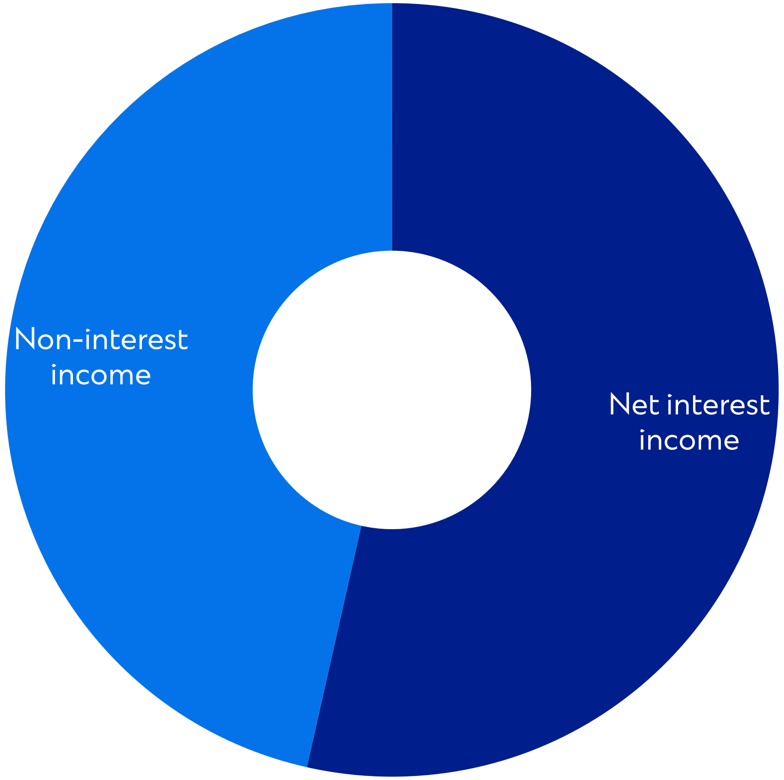
✓ Fastest net new money growth[4] in Asia: 14%

✓ AUM doubled since 2019

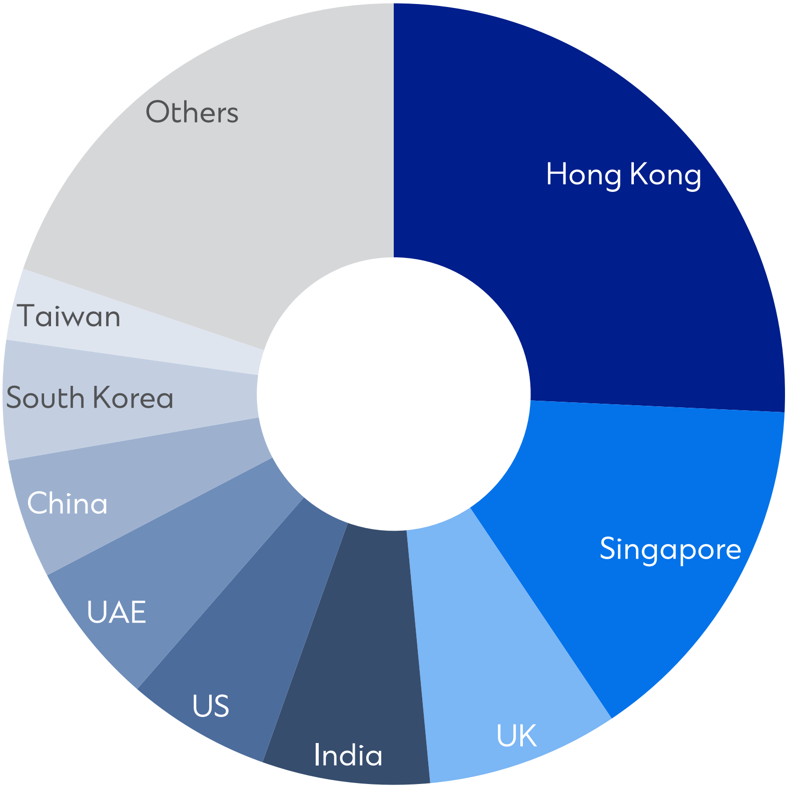
1. Coalition Greenwich Competitor Analytics – FY'25 | 2. As of FY'25 | 3. Asian Private Banker | 4. FY'25 net new money divided by FY'24 AUM

Our combination of product and network capabilities is unique

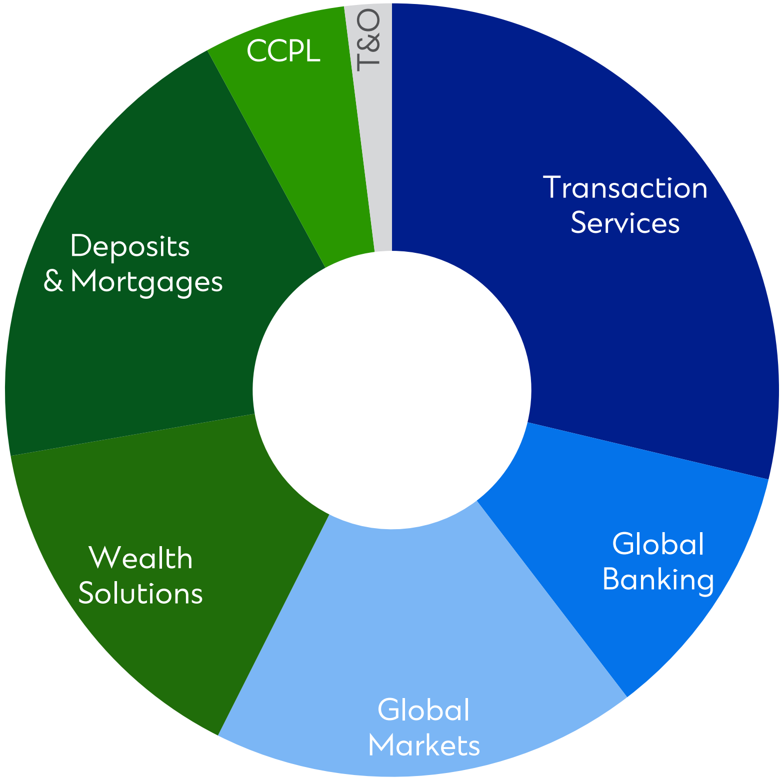
Income by type



Income by geography



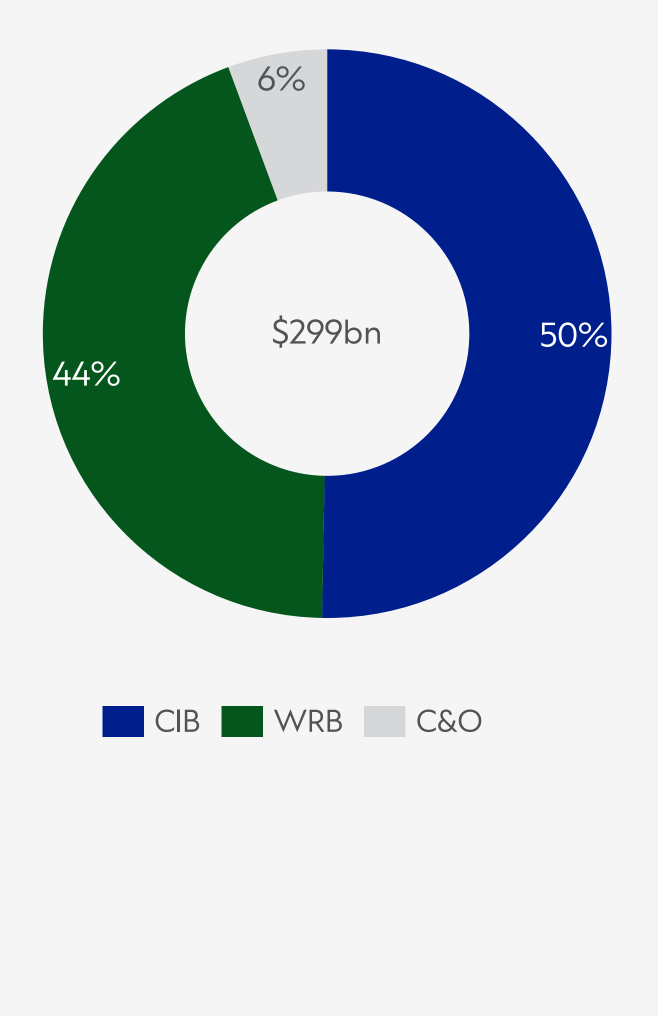
Income by product



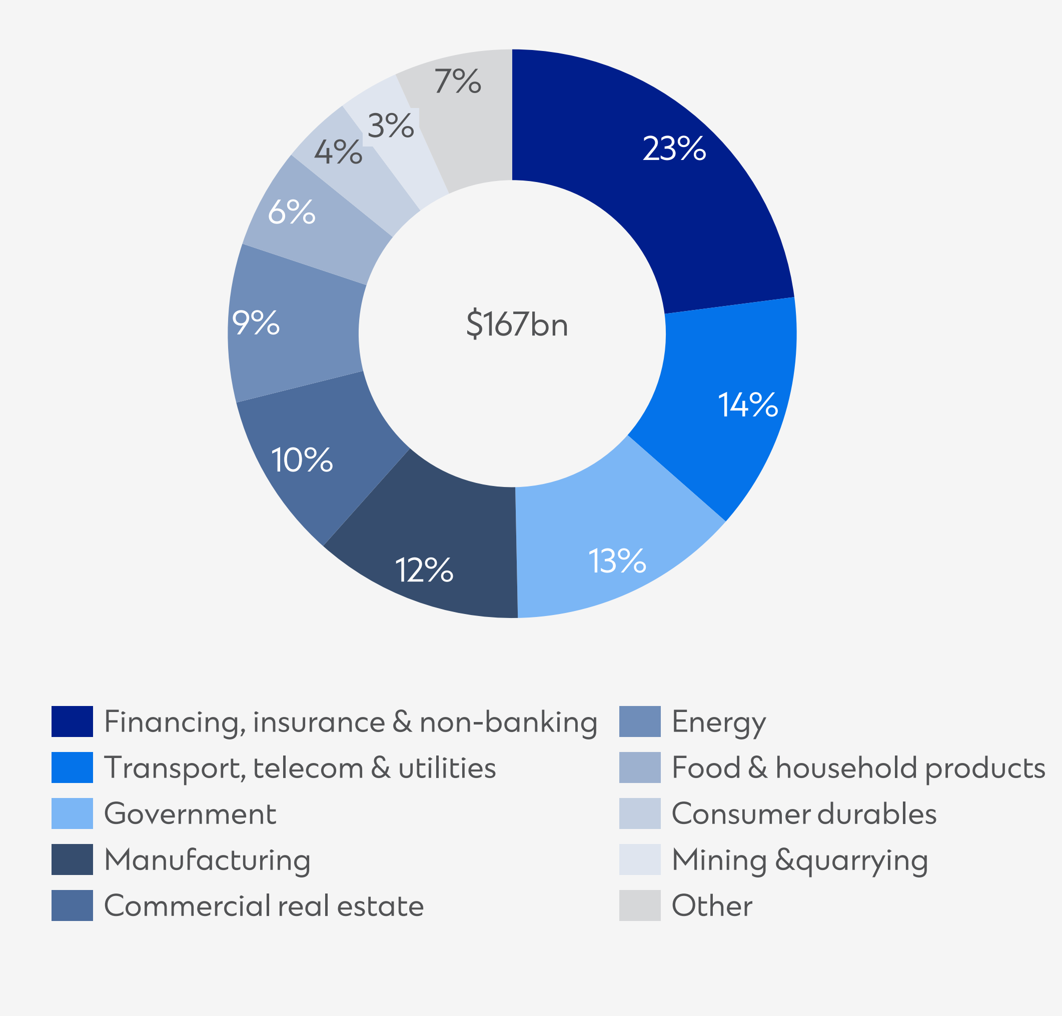
Note: Split based on FY'25, in accordance with the RNS titled "Re presentation of Financial Information" issued on 25 March 2026. T&O is Treasury & Other.

Diversified customer loans and advances

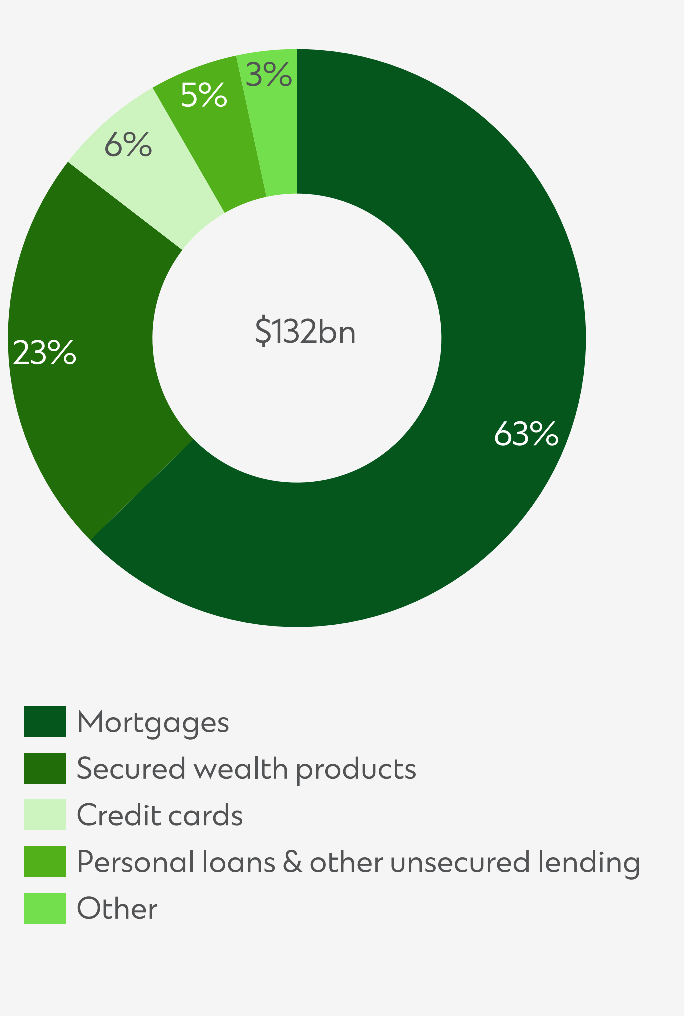
Group L&A to customers[1] – 30.6.26



L&A by industry[2]: CIB and C&O



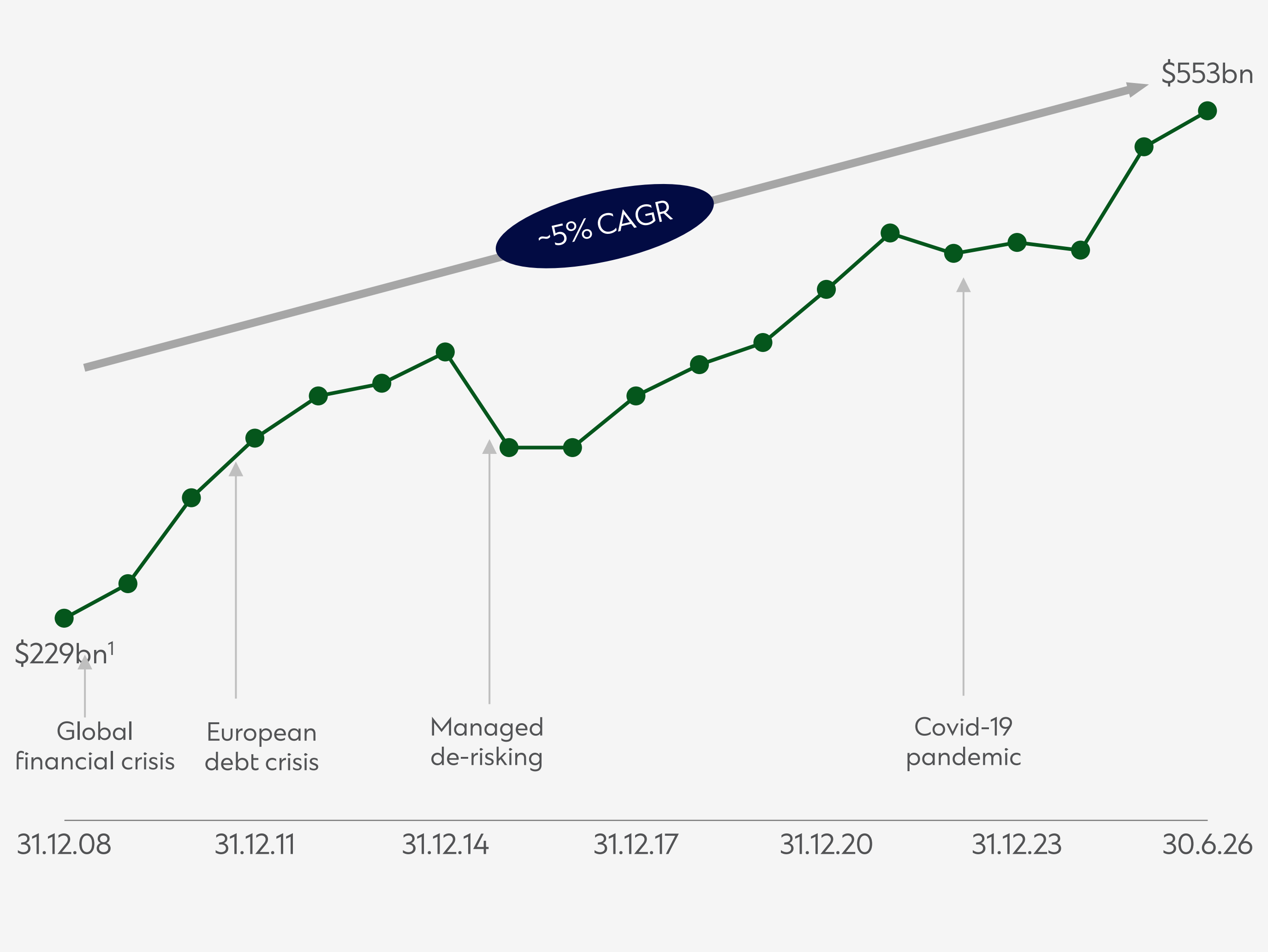
L&A by product[2]: WRB



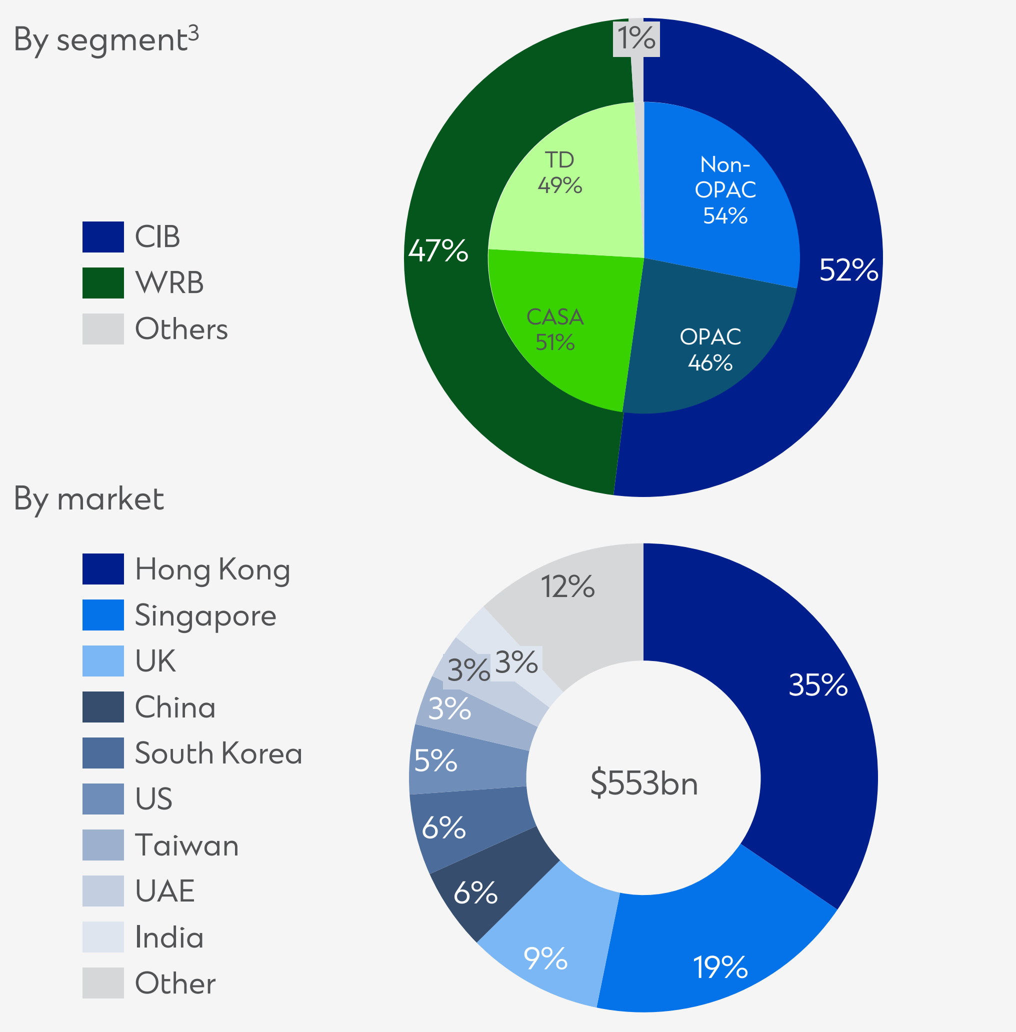
1. L&A to customers at amortised cost and excludes fair value through profit and loss | 2. Industry and product percentages based on H1'26 split
Breakdown of pie charts might not add to 100% due to rounding

Strong and diversified customer deposits base

Long-term stable deposit growth since 2008



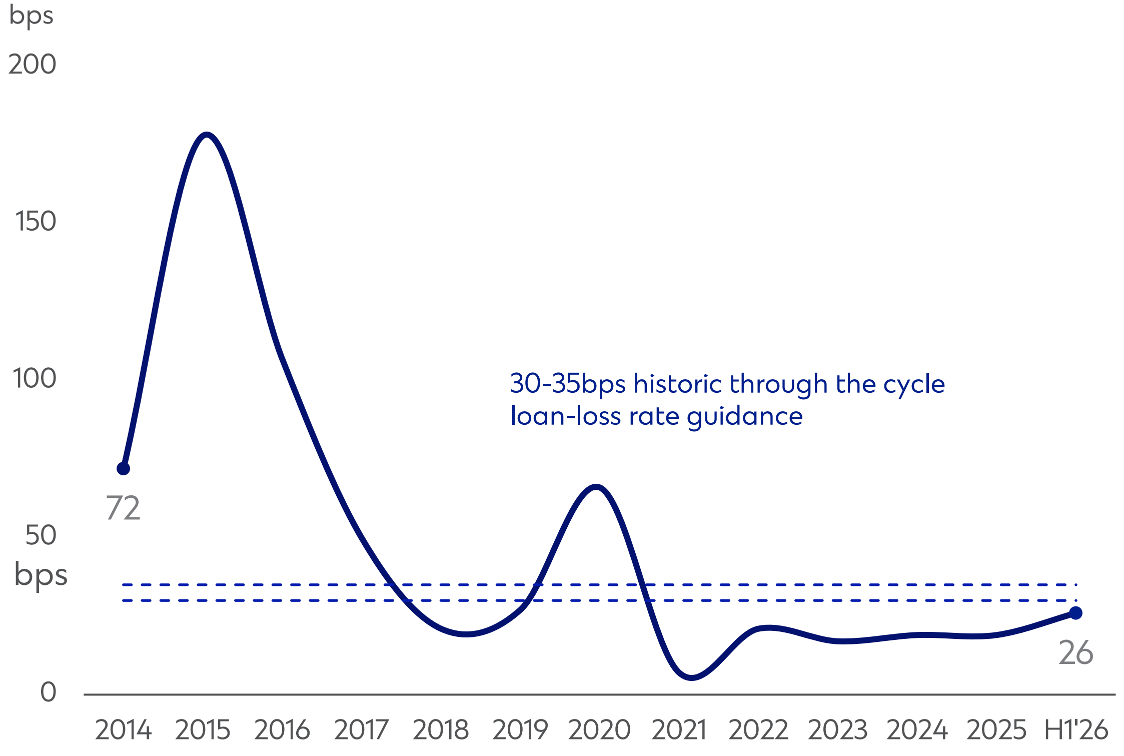
Group customer deposits[2]



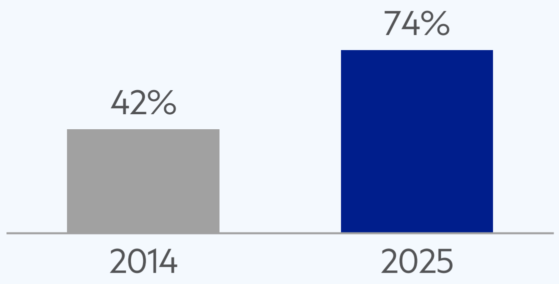
1. Customer accounts as at 31.12.08 to 31.12.10 were recorded net | 2. Customer deposits at amortised cost, and excludes fair value through profit and loss, and repurchase agreements | 3. Segment pie chart based on H1'26 percentage split
Breakdown of pie charts might not add to 100% due to rounding

Our business model is lower risk

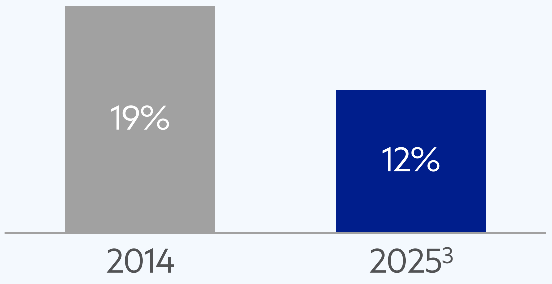
Loan-loss rate through the cycle expected[1,2]



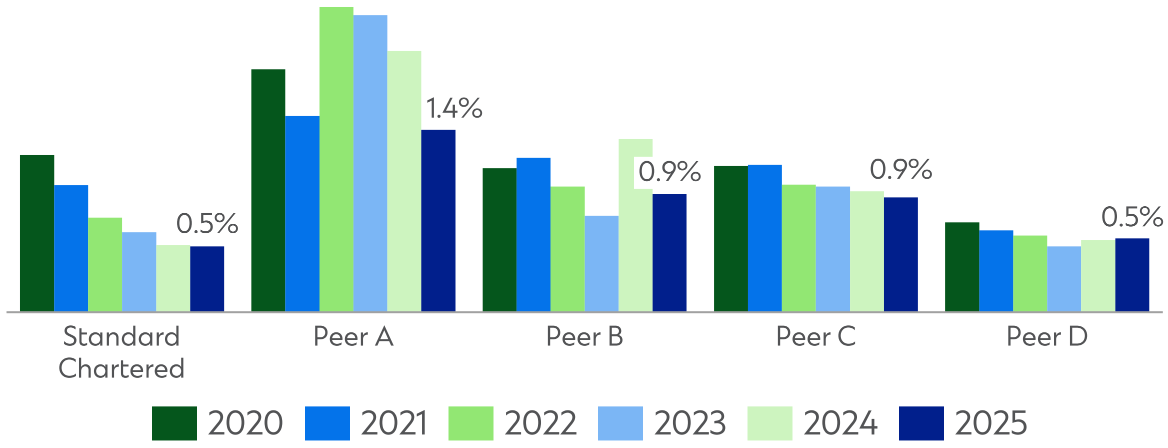
I/G % of Corporate exposures



CCPL % of WRB lending



Corporate PDs have reduced, and are at or below peers[4]

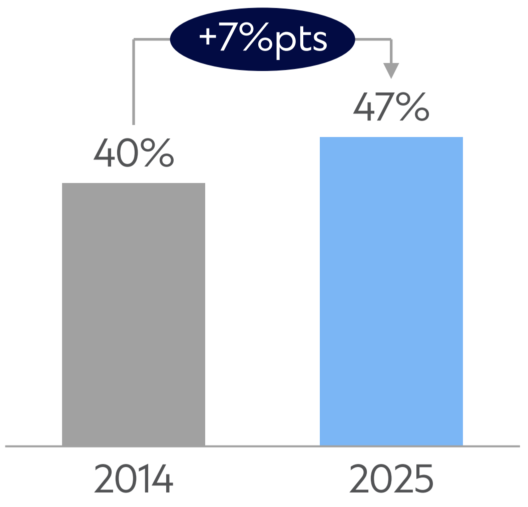


1. Credit impairment under IFRS 9, effective from 1 January 2018, covers a broader asset base than loan impairment under IAS 39. Loan loss rates between 2014 and 2017 were prepared on an IAS 39 basis | 2. Loan loss rate includes management overlay, mostly arising from COVID-19, contributing 11bps in FY'20 | 3. Excluding digital banks | 4. Source Pillar 3 documents

Deliberate choices have structurally improved our business mix…

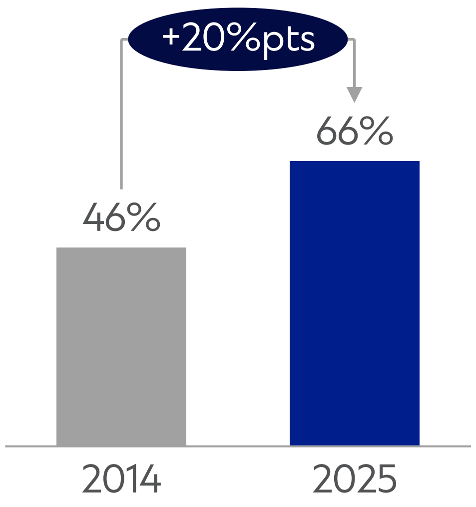
Business model shifts improve the quality and resilience of our income growth ambitions for 2028 and beyond

Non-interest income % of Group



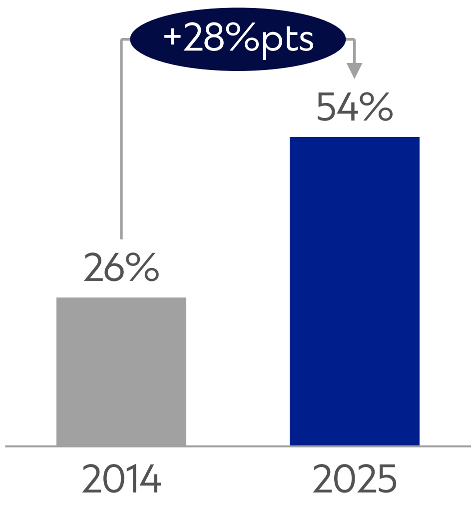
We are targeting >50% of Group income to be non-interest income in 2028, improving quality and resilience

Network income % of CIB



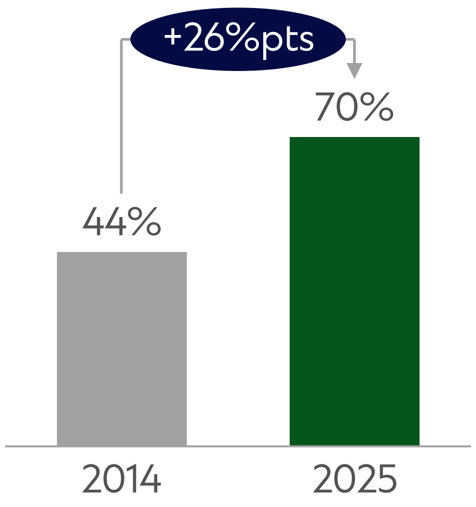
Our Network is differentiated and diversified, creating competitive advantages

Financial Institutions % of CIB



Our FI business is fast-growing, improving flow income and reinforcing our network value

Affluent income % of WRB[1]



Our pivot to Affluent drives deeper relationships, durable fee income and higher quality growth

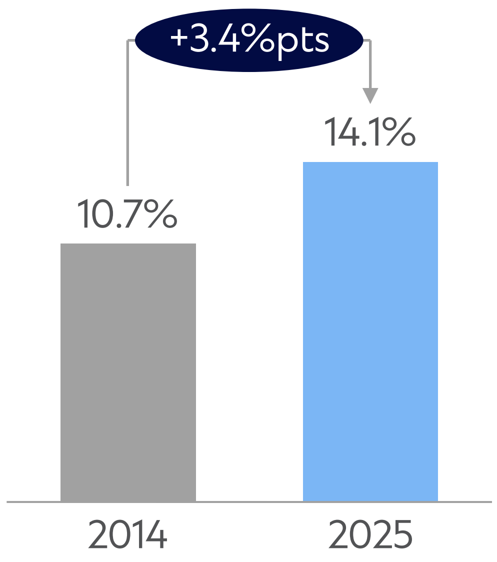
Significant growth in hedge has reduced our NII sensitivity by growing structural hedge balance to $97bn[2]

1. Excluding digital banks | 2. As at 30.6.26

...and we have improved resilience through risk and capital discipline

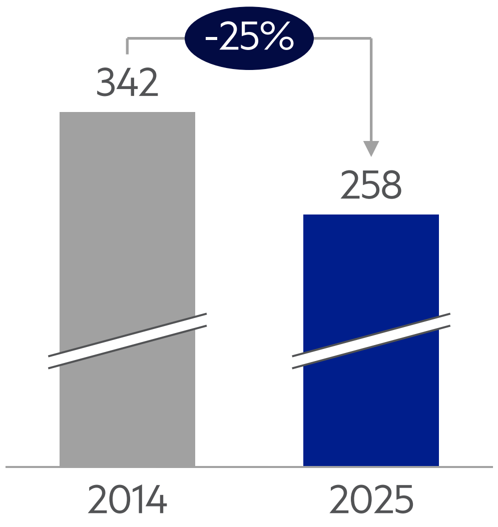
We are more capital-light, lower risk, with stronger balance sheet fundamentals

CET1 ratio



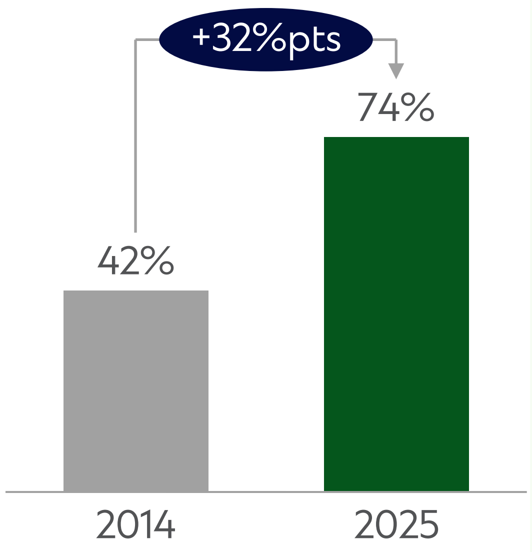
Material increase in CET1 ratio. Going forward, we will operate throughout the 13-14% target range

Risk-weighted assets ($bn)



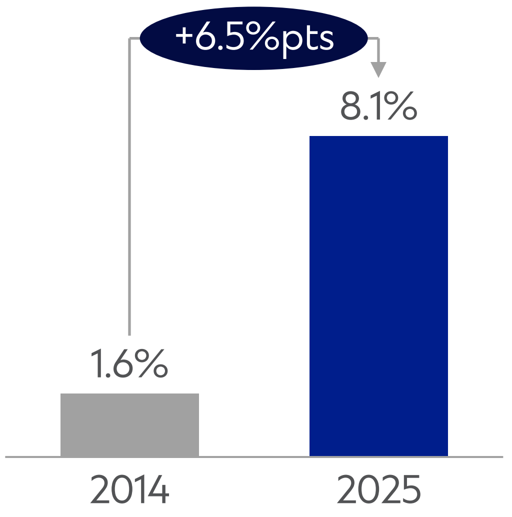
Risk-weighted assets have reduced, reflecting a shift to a more capital-light and efficient model

Investment Grade[1]



Shifted to higher quality and lower risk clients, manifesting itself in lower impairments and higher cross-sell

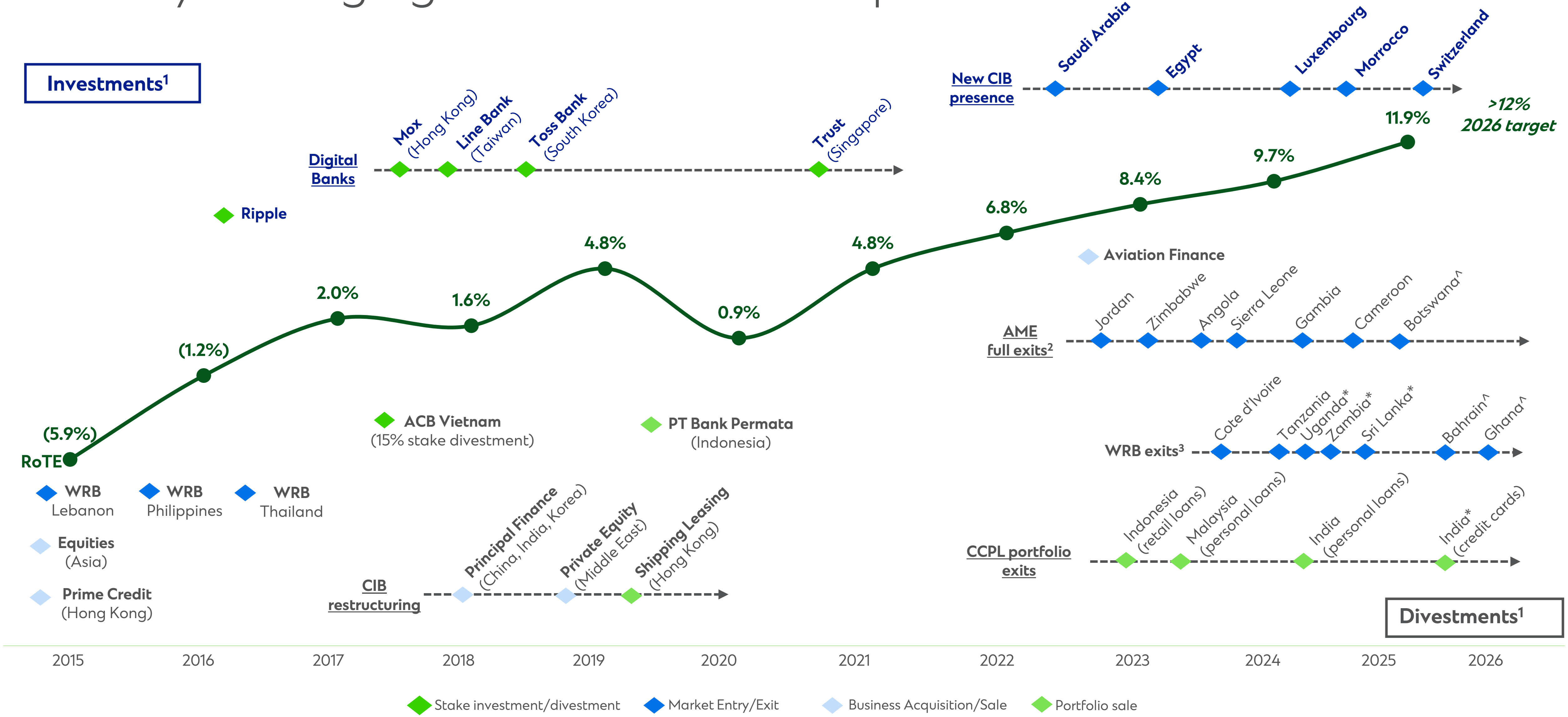
Income RoRWA



Meaningful improvement in income return on risk-weighted assets (RoRWA)

1. As a percentage of Corporate exposures

Actively managing our markets and capabilities



1. Select investments/divestments; timing indicative | 2. Announced 7 markets with full exit of operations: Angola, Cameroon, Gambia, Jordan, Lebanon, Sierra Leone and Zimbabwe. | 3. This includes announcements made at Q3'24 results, and these: Standard Chartered explores the sale of a small number of businesses to boost investment in its affluent franchise. Standard Chartered explores sale of retail business | B&FT. Standard Chartered explores sale of Bahrain wealth and retail unit | Reuters

* Signed but not yet completed | ^Announced but not yet signed

Medium-term targets and framework

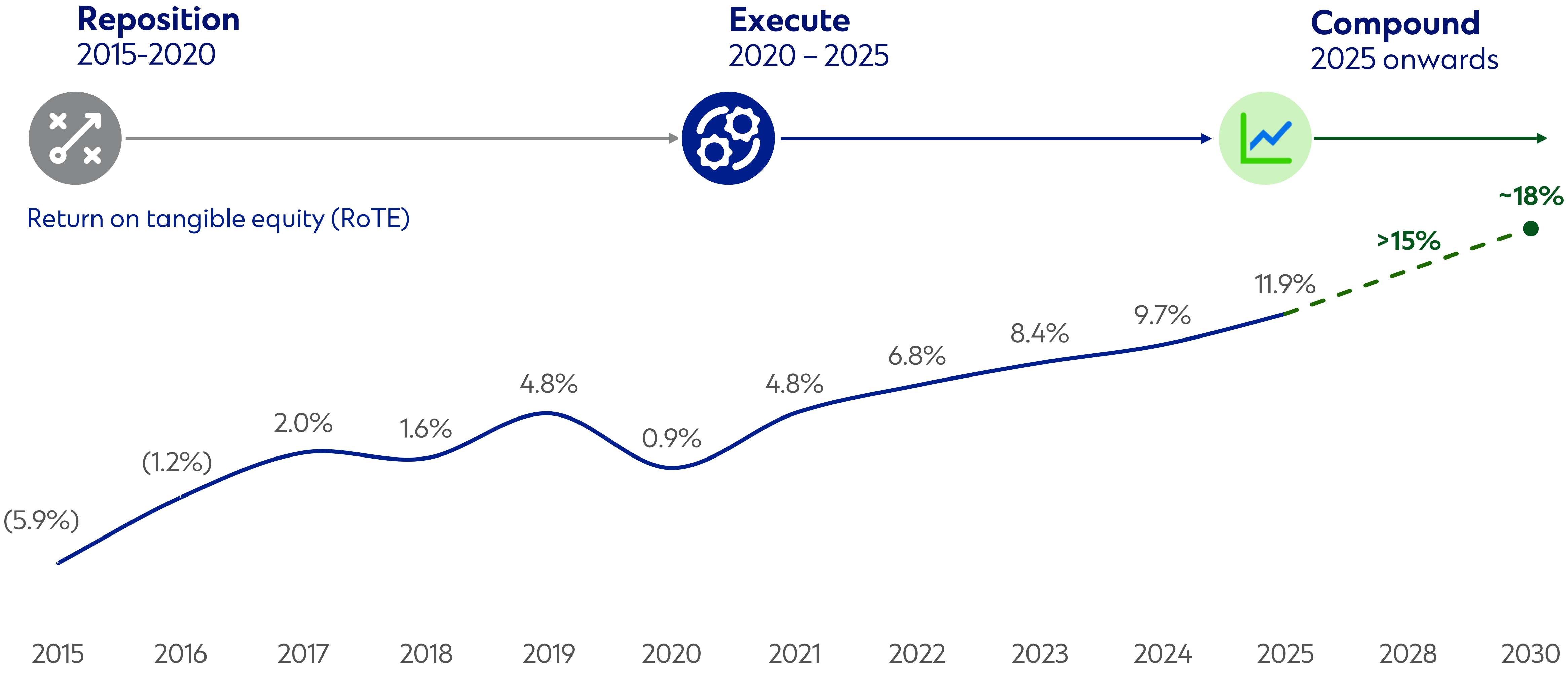
We are investing to capture the changing needs of our clients

Structural trends changing client needs play to our trusted competitive advantages, reinforcing the logic of our strategy

The emergence of a multi-polar and multi-aligned world	Digital transformation and evolving client expectations	The changing role of banks in serving the real economy	Rising wealth participation reshaping capital markets	The transition economy and sustainable finance
Diversified network across dynamic corridors	Market-leading capabilities in digital finance	Able to originate, structure and distribute assets across our footprint	Deep local expertise with access to global markets	Local insight with cross-border structuring expertise

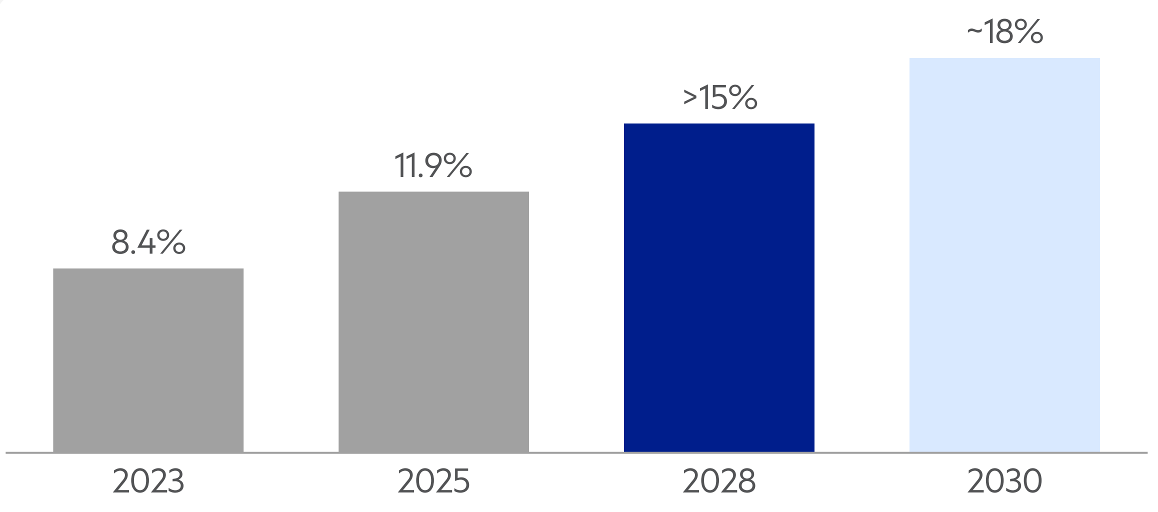
Delivering a simpler, more productive and scalable bank, positioning us for sustainable returns and growth

We are primed for the next phase of growth

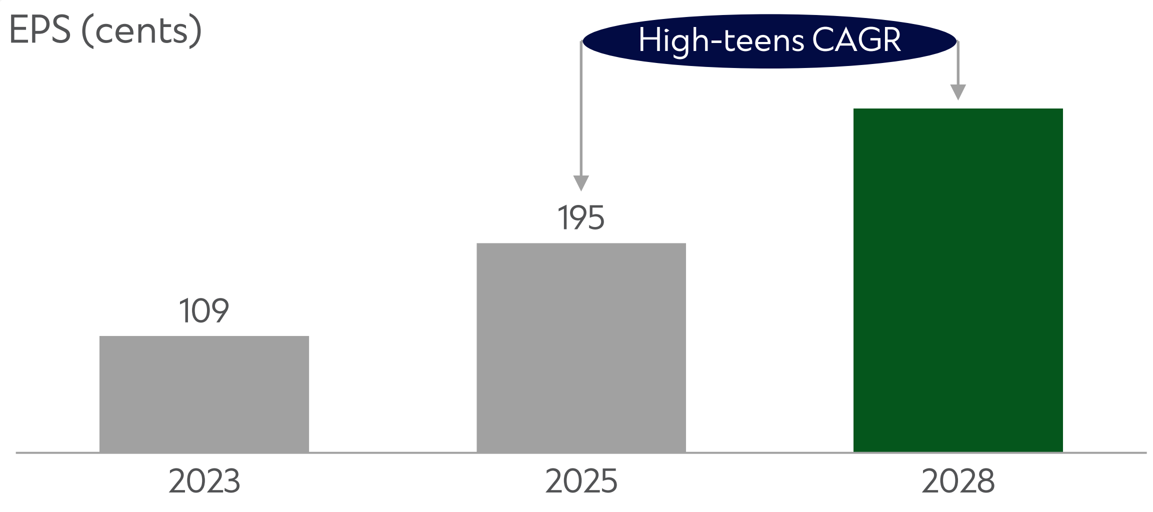


Our medium-term financial targets...

>15% RoTE in 2028 and ~18% in 2030...



...leading to high-teens EPS growth



2028 RoTE target and EPS growth underpinned by:

Income CAGR
5-7% 2025-2028

Cost-to-income ratio
~57% in 2028

30-35bps loan-loss rate
through-the-cycle

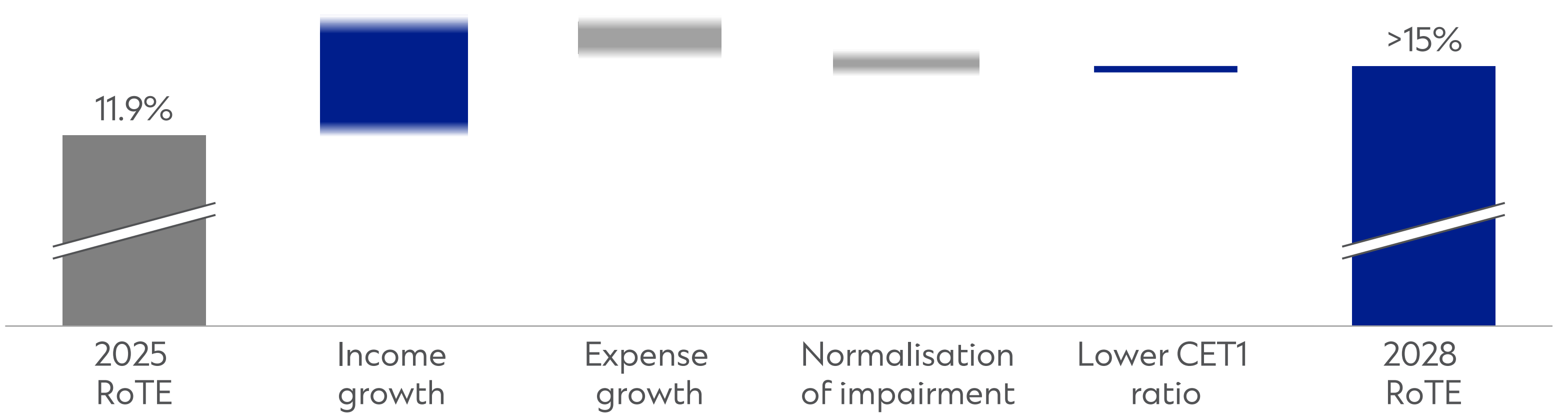
13-14% CET1 ratio

Dividend payout ratio ≥30%
Progressive DPS

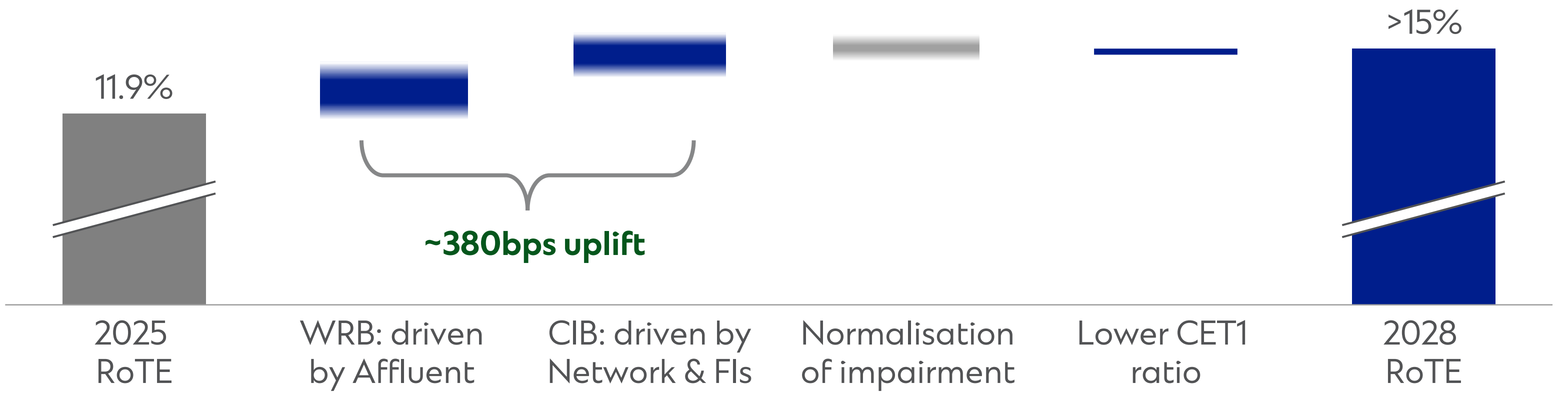
Note: income CAGR target is constant currency and ex-notables; cost-to-income ratio is ex-notables

...driven by improvements in business mix...

RoTE walk by P&L items



RoTE walk by business mix

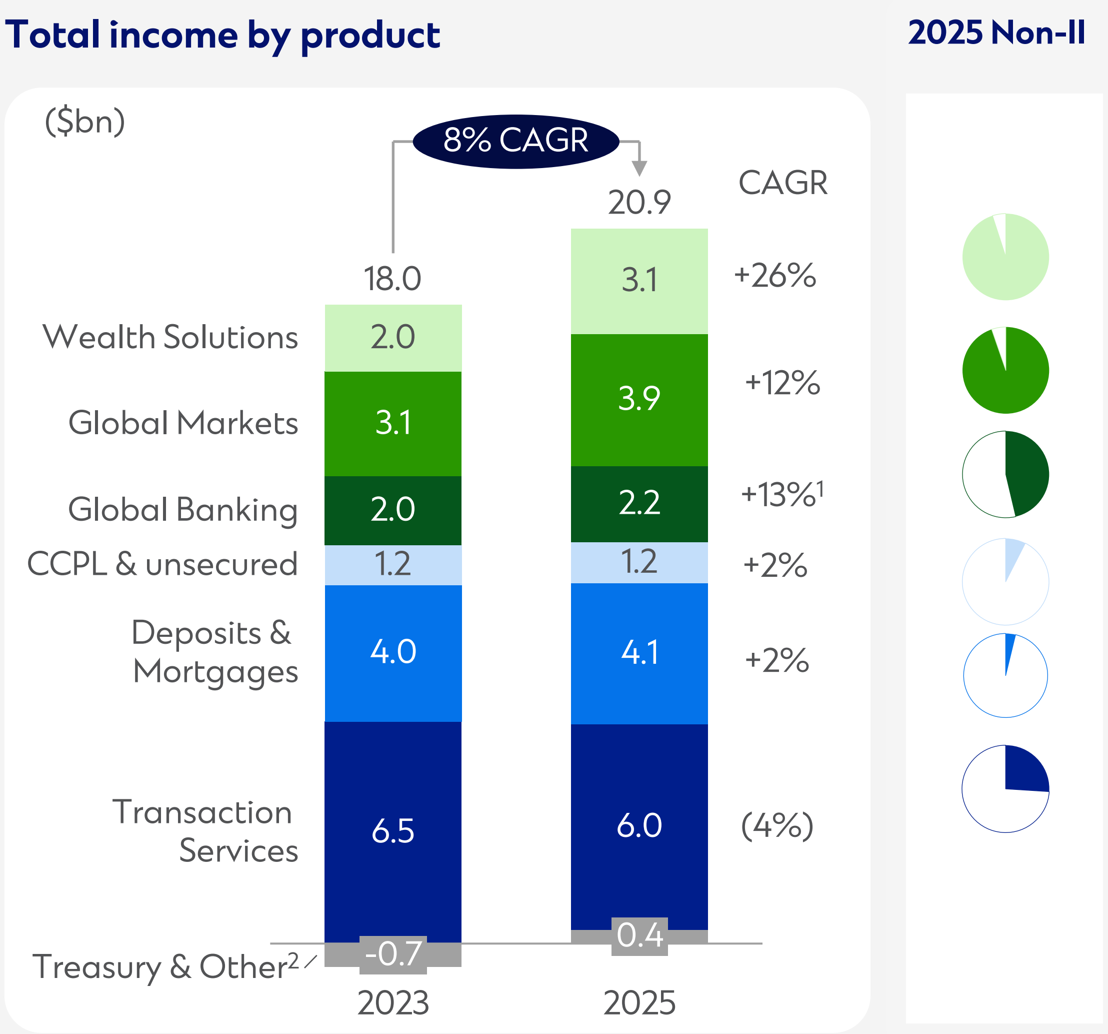


...and progressing to ~18% RoTE in 2030

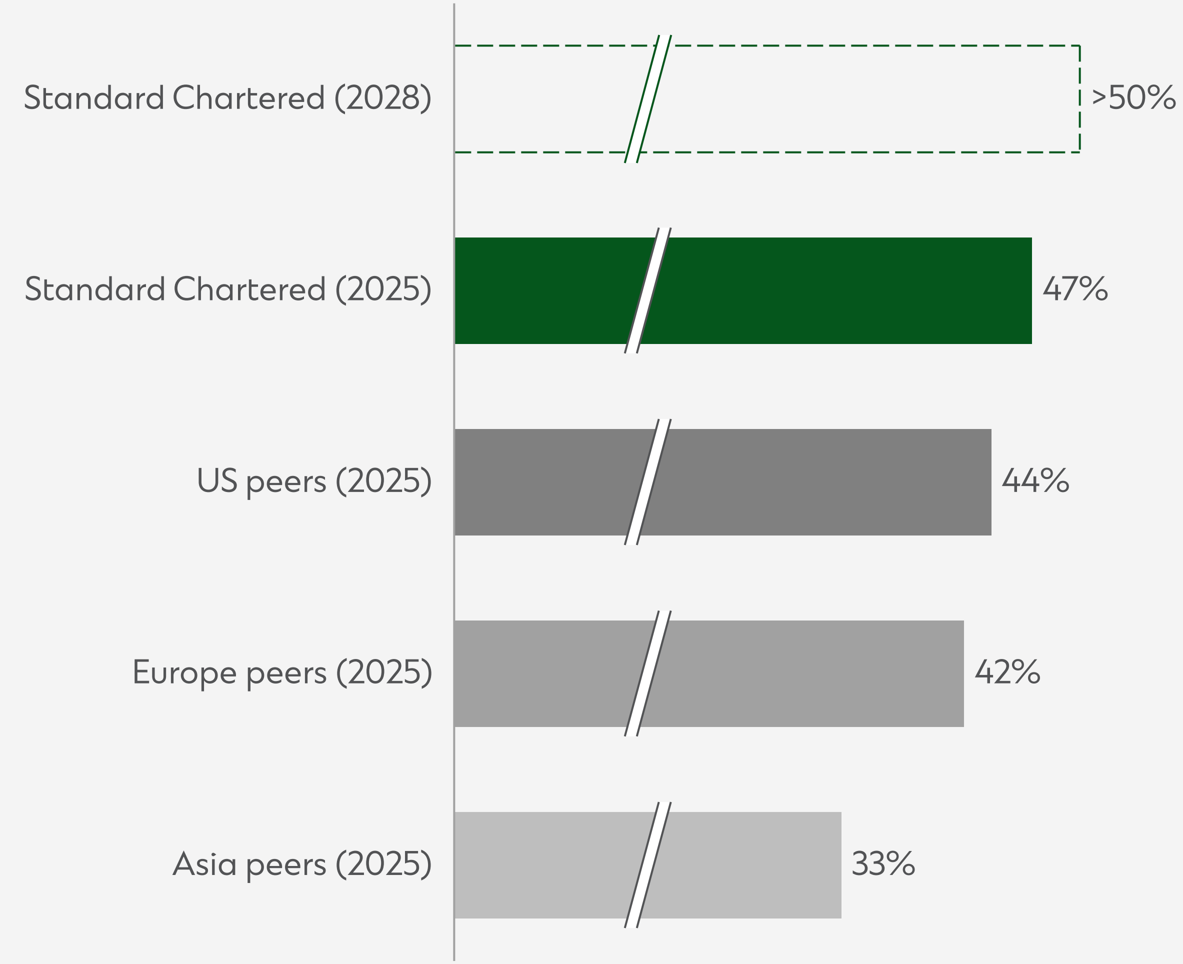
Note: Charts not to scale

…and a continued shift towards non-interest income

Total income by product



Non-interest income as a % of total income[3]



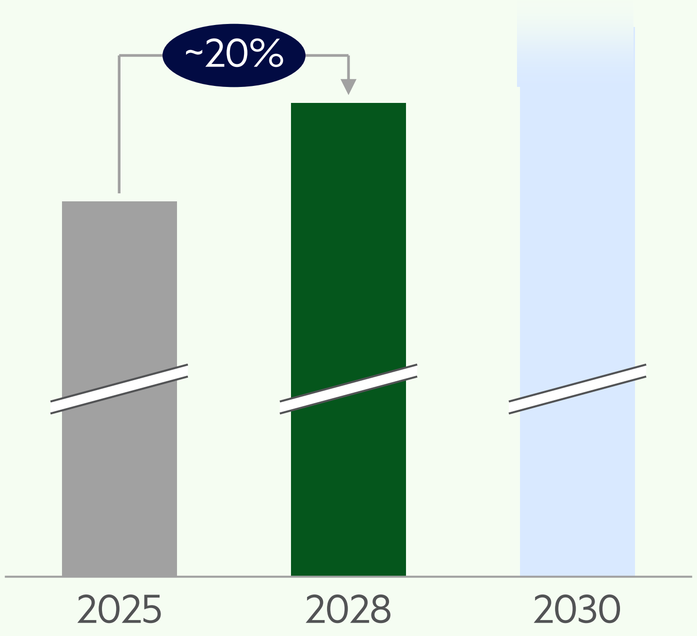
1. Global Banking included $0.3bn of aviation finance income in 2023, zero in 2024/25 after business sale. 13% CAGR is excluding this | 2. Treasury & Other: 2023 includes $262m gain from sale of Aviation finance; 2025 includes $113m property gain, $238m Solv India transaction gain; improvements in Treasury & Other ex-notables from lower yielding legacy swaps and securities rolled into higher rates | 3. Peers include: 11 European Banks, 5 Asian Banks, 3 US banks. Forecast based on current interest rate outlook. 2028 not to scale

…and continuous improvement in productivity

Building an agile operating model that drives significant productivity benefits: Simple, Connected and Fast

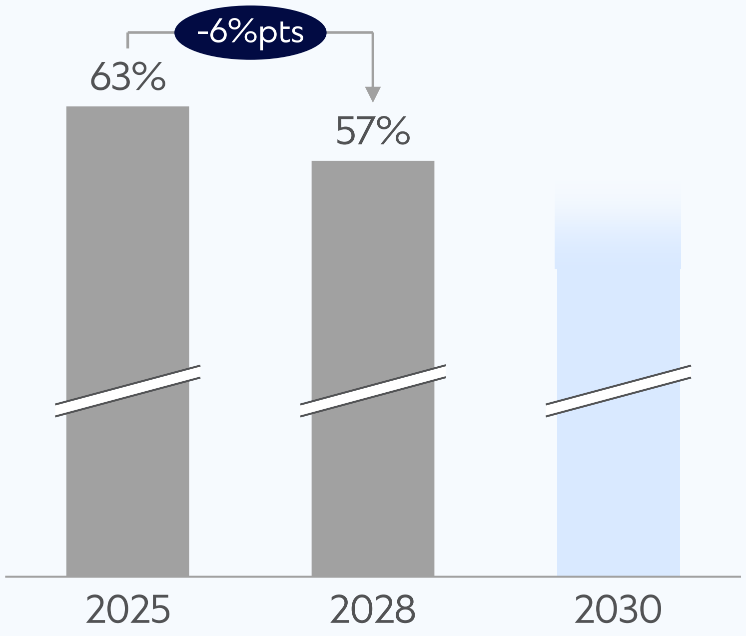
Income per employee[1]

Increased productivity



Cost-to-income ratio[2]

Deliver step-change



Corporate functions headcount[3]

Structurally lower

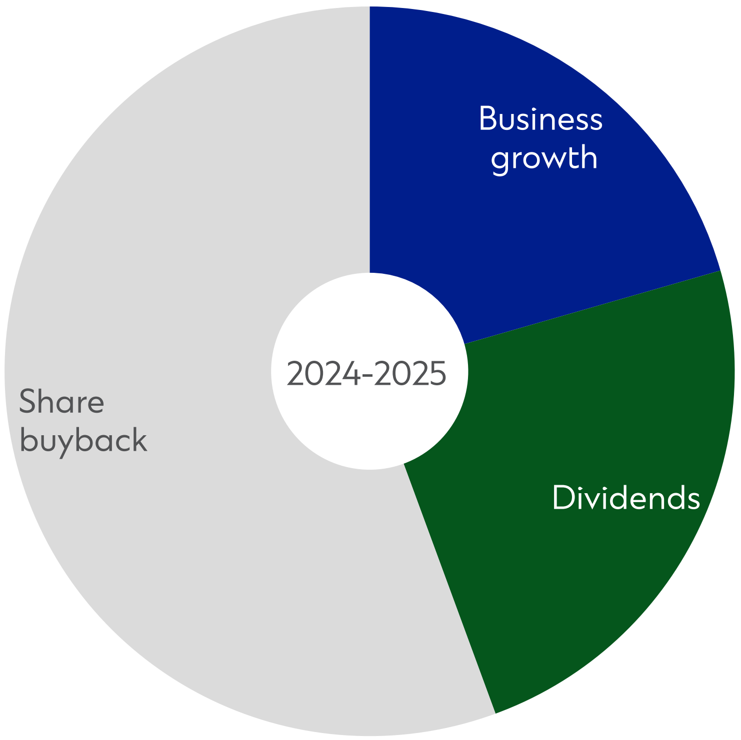
>15%

reduction in corporate functions headcount by 2030

1. Employees defined as: Headcount (year-end) plus non-outsourced non-employed workers (NEW) and SC Ventures headcount | 2. Cost-to-income ratio is ex-notables | 3. Corporate functions defined as non-frontline support services headcount (year end) plus non-outsourced non-employed workers (NEW)

Our uses of capital will be balanced between growth and returns

Recent capital allocation

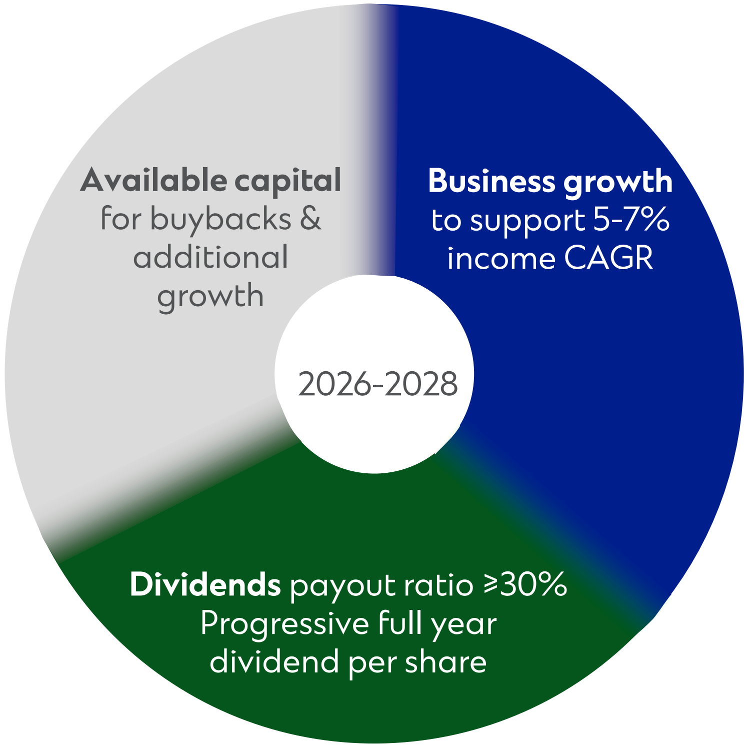


Disciplined Execution

Durable Returns

Compounding Growth

Target capital allocation



Looking beyond 2028

>15% RoTE in 2028

Structural trends to drive income growth

Further business mix shift benefits

Operating leverage from core transformation

Risk discipline to continue

Maintain strong capital ratios

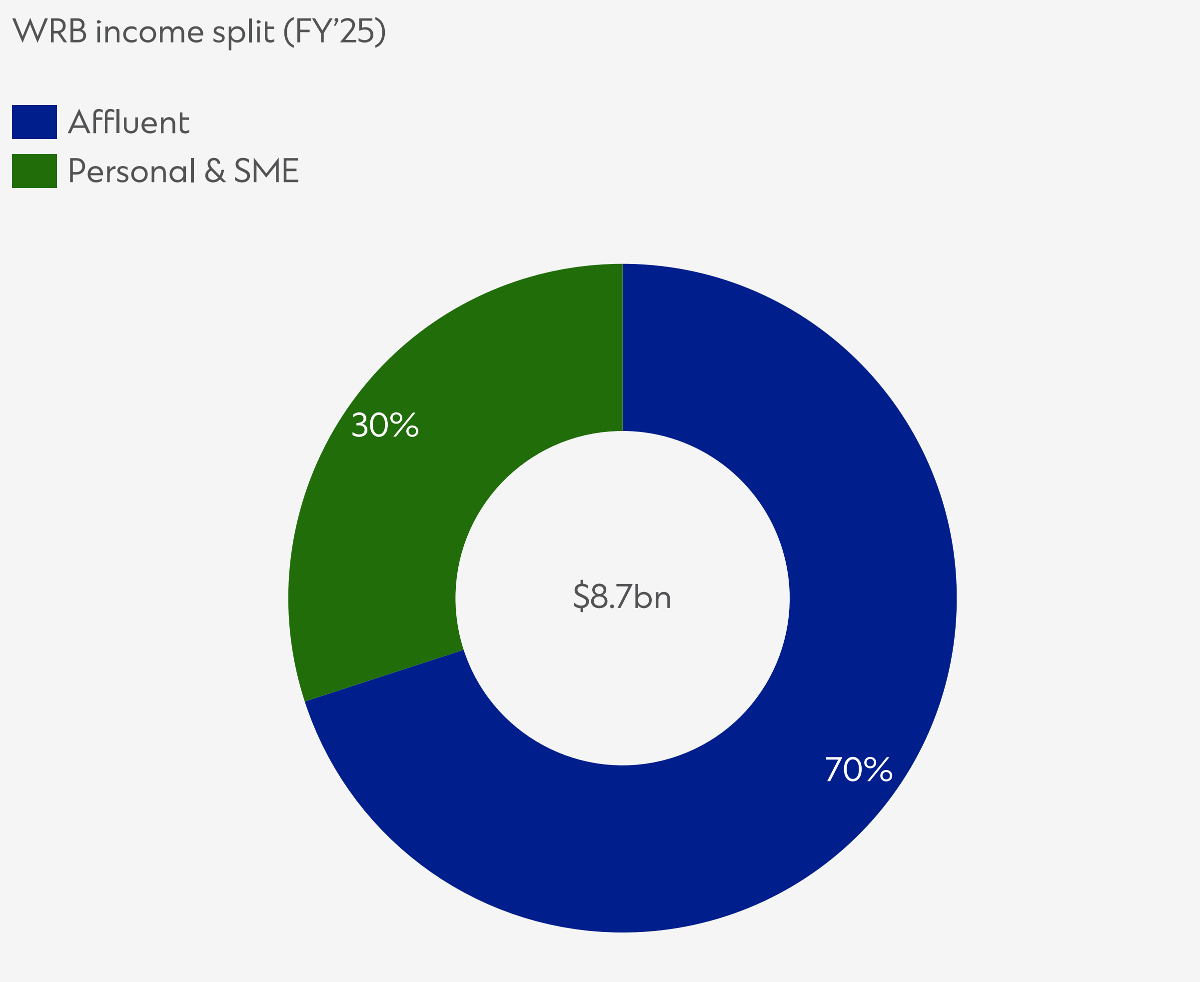
Continue to distribute excess capital

~18% RoTE in 2030

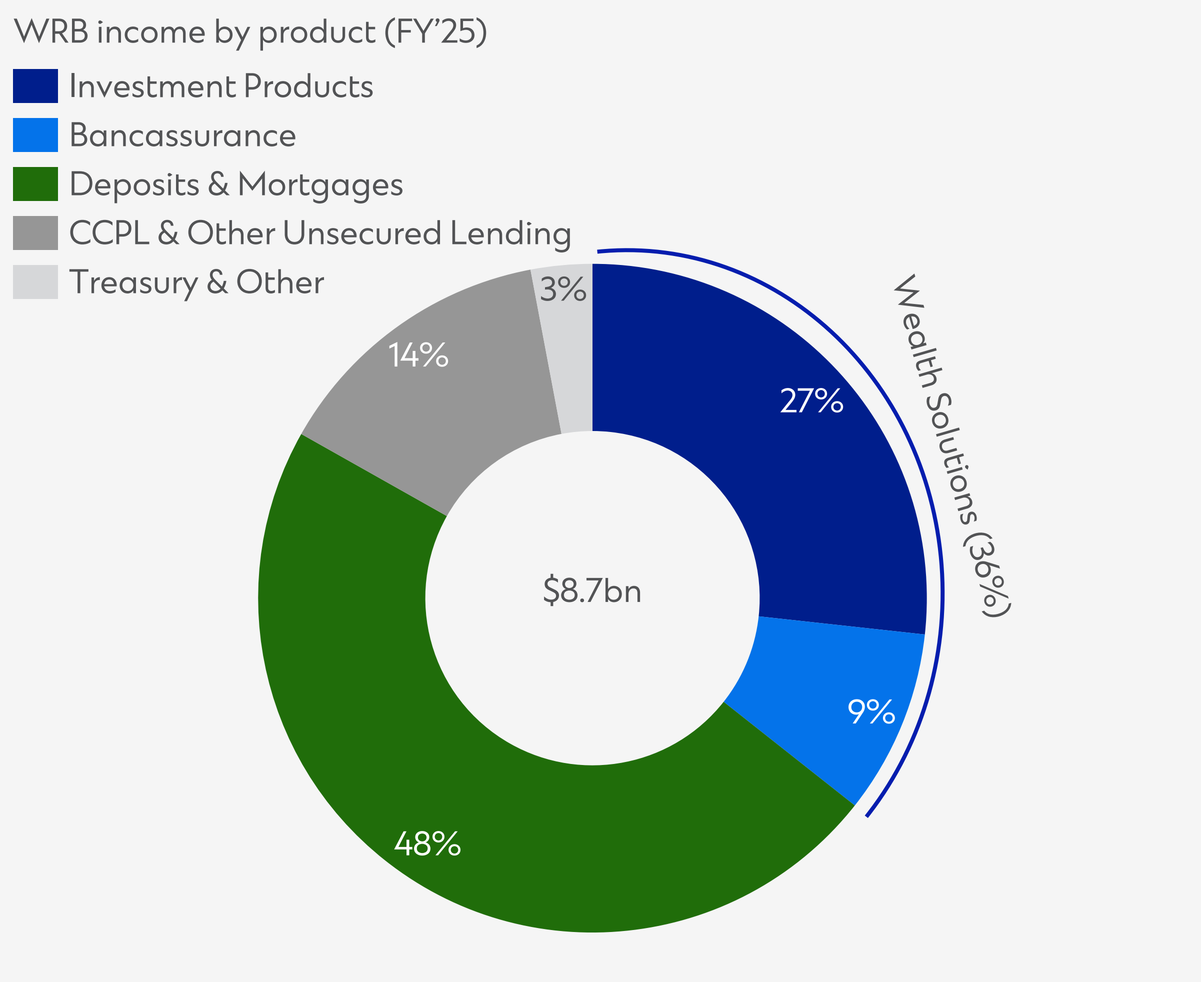
Wealth & Retail Banking (WRB)

Affluent is core to Wealth & Retail Banking

Affluent accounts for ~70% of WRB income...



...with higher share of wealth supporting income growth



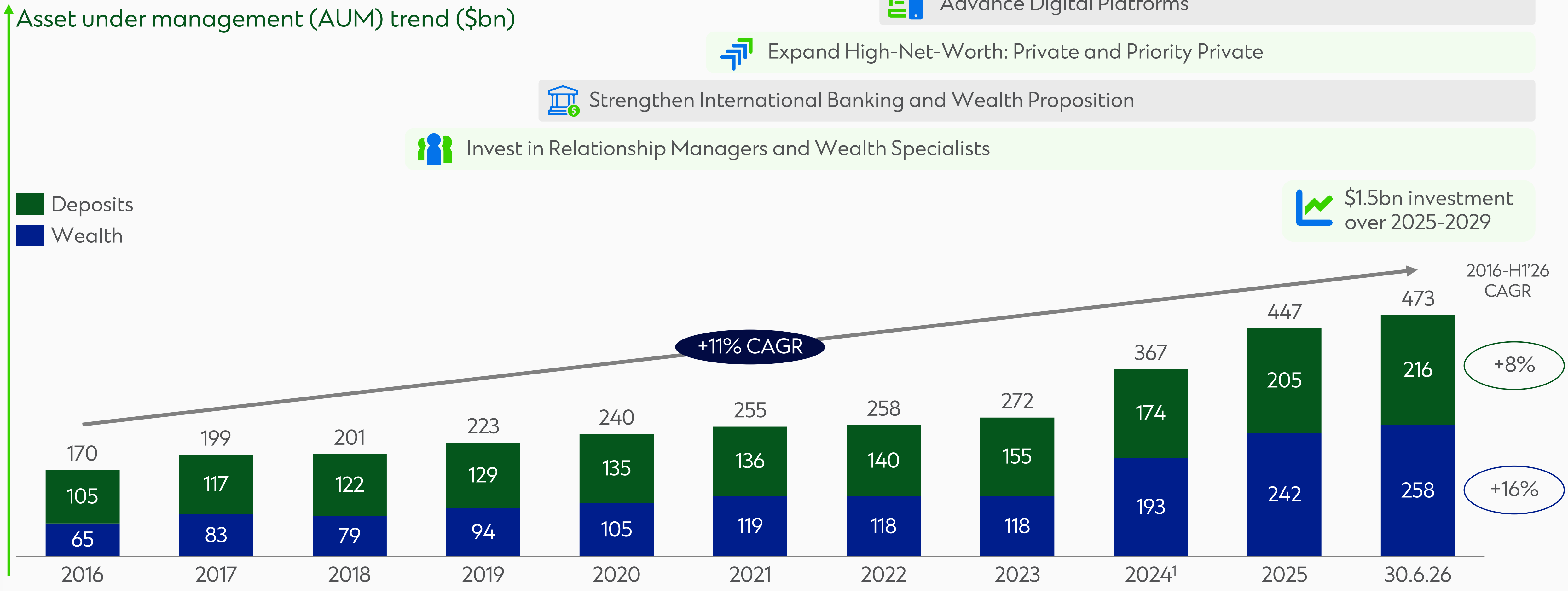
Note: Affluent share of WRB income excluding digital banks. Breakdown of pie charts might not add to 100% due to rounding. Numbers have been represented on a reported basis

We are executing strongly to accelerate growth in Affluent

Investing for growth

- Focused Affluent Brand & Marketing
- Advance Digital Platforms
- Expand High-Net-Worth: Private and Priority Private
- Strengthen International Banking and Wealth Proposition
- Invest in Relationship Managers and Wealth Specialists

$1.5bn investment over 2025-2029



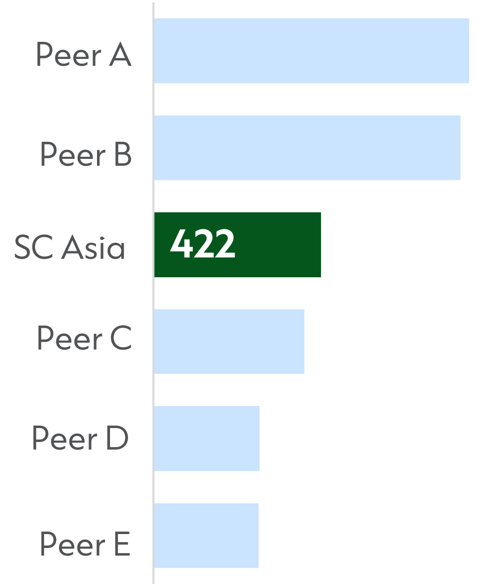
1. Includes impact from client mandate changes from AUC to AUM at the end of 2024

...and we are outperforming our peers

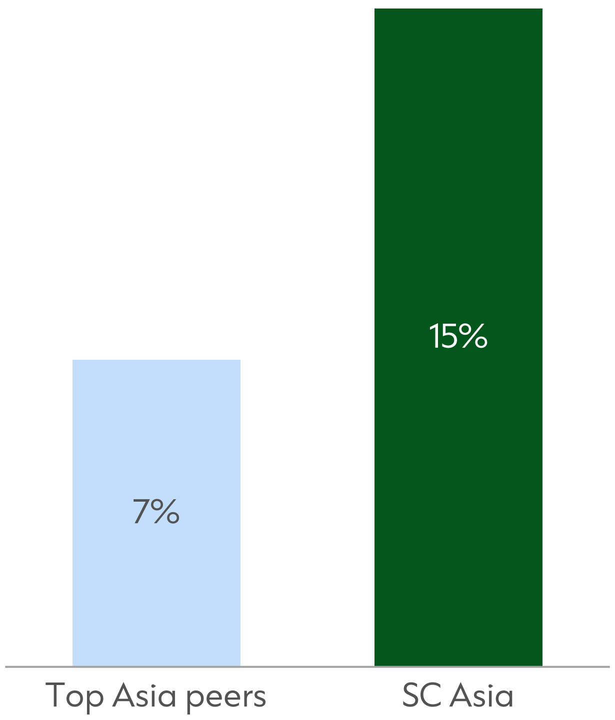
3rd largest wealth manager in Asia[1]

#5 2020 → **#3** 2025

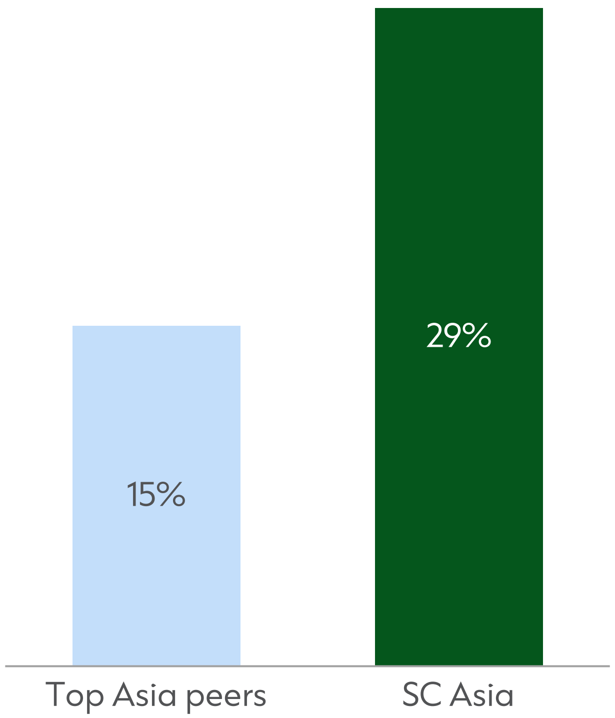
FY25 AUM ($bn)



Net new money equivalent to 15% of AUM double that of peers[2]

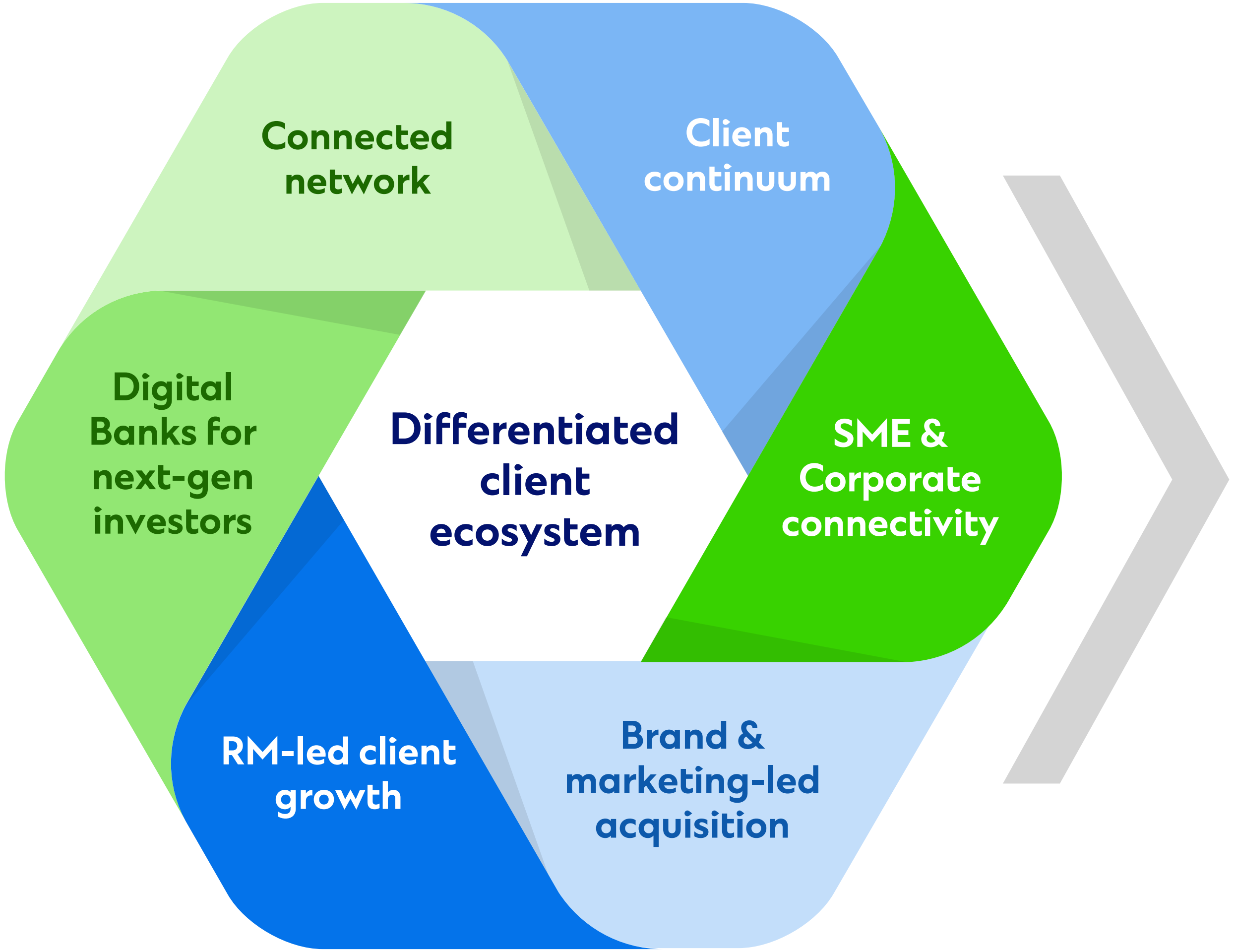


AUM grew 29% outpacing peers at 15%[3]



1. Asian Private Banker survey | 2. 2024 and 2025 average | 3. 2023-2025 CAGR

We have a differentiated ecosystem accelerating client growth



Drives consistent, higher-quality growth

Steady, repeatable pipeline of clients

- Well-established cross-border referral processes
- Analytics-driven continuum progression
- Globally coordinated Affluent campaigns

Structurally improves client quality

- Tailored Global Chinese and Global Indian propositions
- Expansion of senior RMs[1] and Wealth Specialists
- Serving clients across business and individual wallets

Client growth from multiple channels

1. Senior RMs: are more experienced RMs identified based on internal employee grade

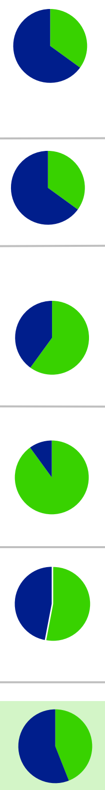
Client continuum as a competitive advantage

FY 2025

High Net Worth / International

	Segment	Total clients (#'000)	Income contribution ($m)
Net worth > $10m	Private	8	14%
AUM>$1m	Priority Private	74	26%
AUM>$100k	Priority	1,345	50%
AUM>$25k	Premium	1,244	10%
	Total Affluent	**2,672**	**5,937**
	International clients[1]	~400	42%

Income (Wealth vs others[2])



Clients up-tiering (#'000)

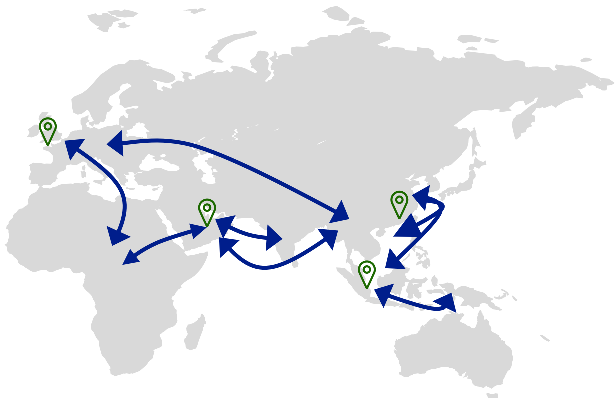
Priority to PP	16
Premium to Priority	64
Personal to Premium & Priority	227
Total continuum upgrades	**307**

1. International clients comprise private clients who are multi-jurisdictional in our booking centres in Hong Kong, Singapore, UAE and UK, as well as priority and priority private clients who are non-resident or resident foreigners (expats) banking with us in Hong Kong, Singapore, UAE, Jersey, and India | 2. Others include Deposits & Mortgages, CCPL & Other Unsecured Lending, and Treasury & Other income

International Banking driving accelerated Affluent growth

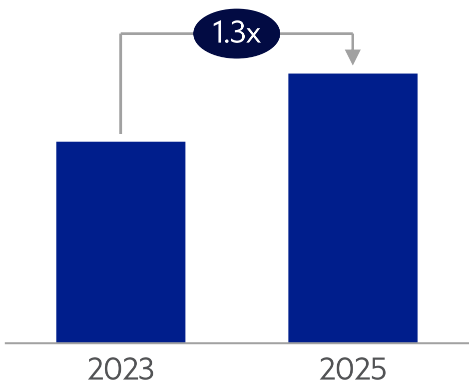
4 international wealth hubs

- Hong Kong
- Singapore
- UAE
- Jersey

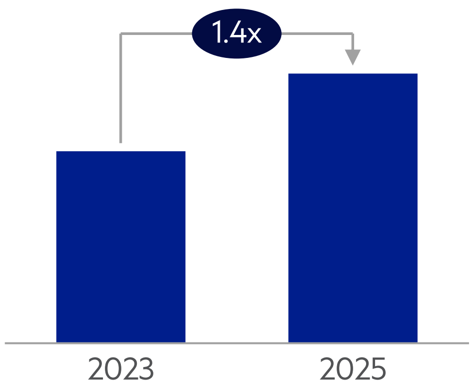


...with **~400k** international clients[1], of which 1/3rd are multi-market

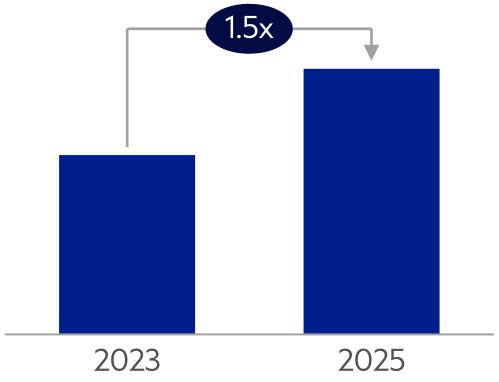
Cross-border referrals[2]



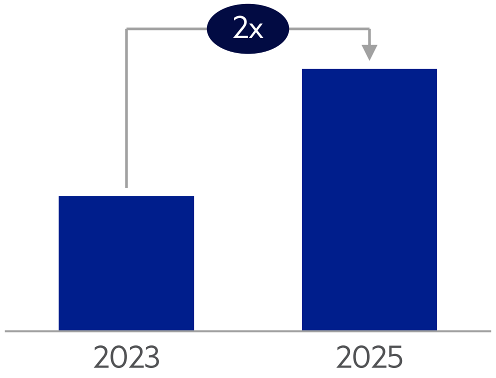
of International clients



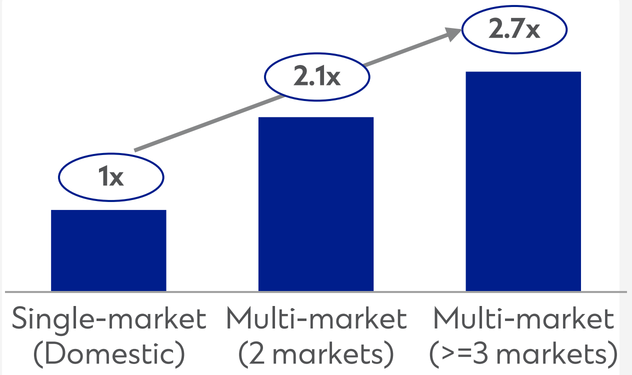
International income



International NNM

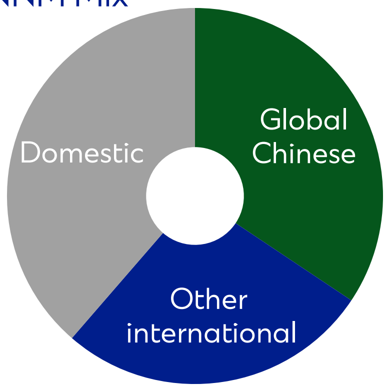


AUM from multi-market clients[3]



Total Affluent

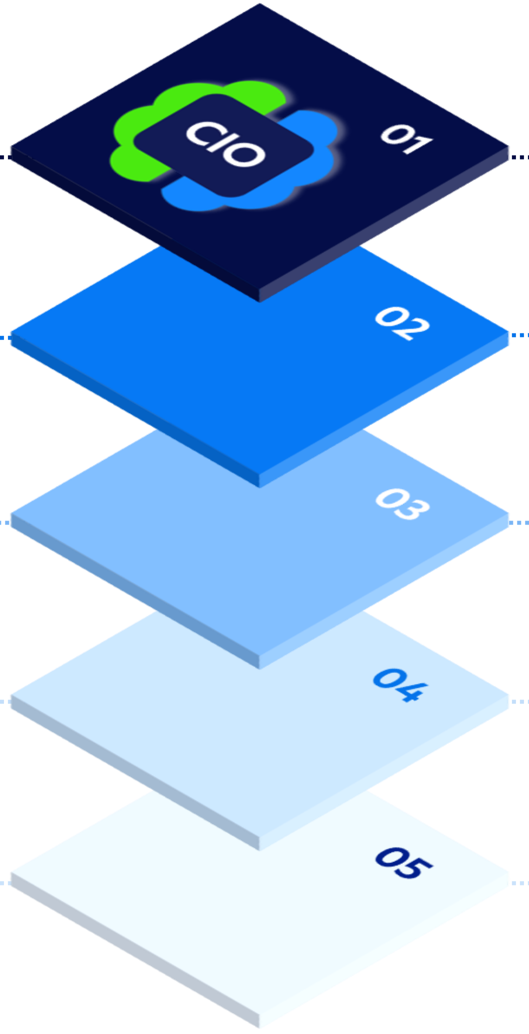
2025 NNM Mix



1. International clients comprise private clients who are multi-jurisdictional in our booking centres in Hong Kong, Singapore, UAE and UK, as well as priority and priority private clients who are non-resident or resident foreigners (expats) banking with us in Hong Kong, Singapore, UAE, Jersey, and India | 2. Referral of existing clients across our network | 3. Multimarket clients: International clients with accounts in more than one market

We have a leading wealth engine...

Driving speed, scaled delivery and performance for clients

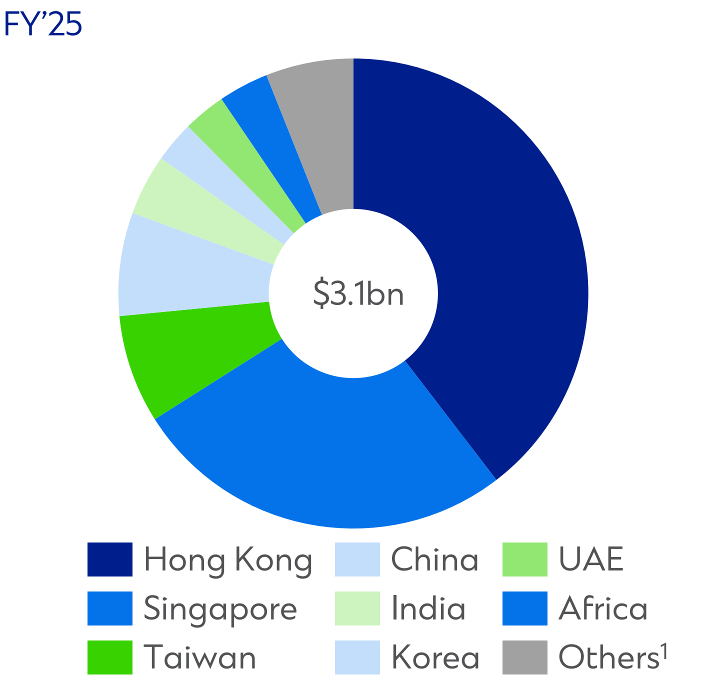


CIO proprietary insights and advice	House views performance **published quarterly**
Open architecture partner co-creation	**>100** traditional and alternative asset managers and **50+** counterparties for capital market structured solutions
Fast pollination of winning products globally	CIO Funds launched **across 12 markets**, raised **$4.3bn** in AUM[1]
Wealth advisory enabled by digital & AI	**~90%** RM adoption of myWealth Advisor for tailored portfolio advisory[2]
RM x Digital client engagement and execution at scale	**86%** mutual fund transactions executed digitally[3]

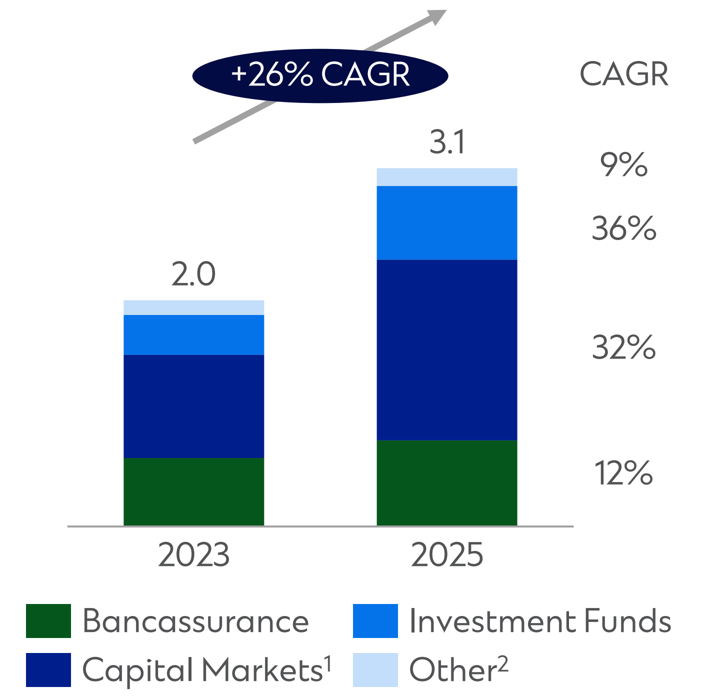
1. AUM as of Mar'26 | 2. FY'25 data on myWealth Advisor for SG, HK | 3. FY'25 data for SG, HK, CN, MY, AE, BH, KE, NG, GH

…resulting in a diversified Wealth Solutions business

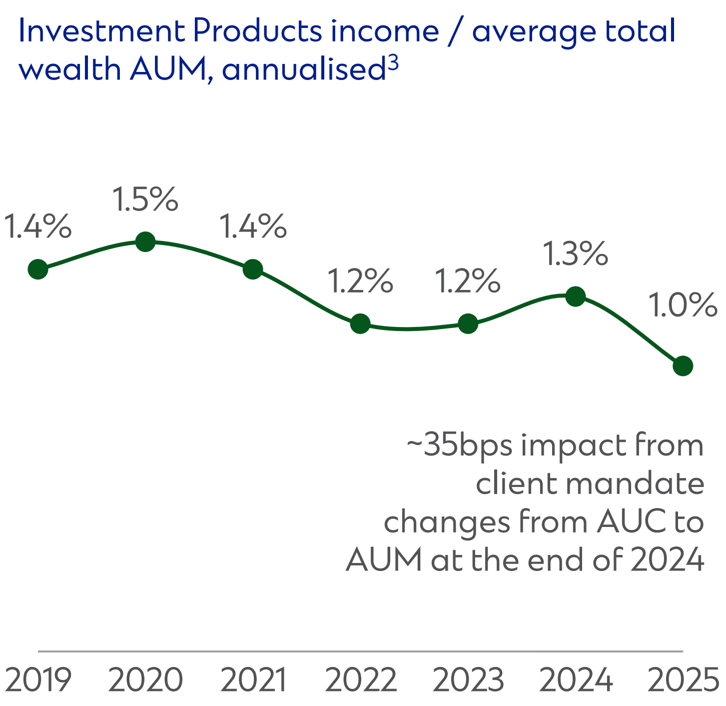
Wealth Solutions income by market



Wealth Solutions income by product



Return on total Wealth AUM (%)



15 markets grew double-digit CAGR 2023-2025

Broad-based growth across products

Delivering sustainable returns

1. . Capital Markets include structured products, fixed income, cash equities and FX | 2. Other wealth products include Wealth Lending | 3. Investment Products comprises total Wealth Solutions income excluding Bancassurance; average total wealth AUM calculated using monthly average

SME is also an attractive source of HNW clients

WRB serves both sides of the client needs – Business and Individual

Client profile:
Medium enterprise client expanding overseas

SME

Comprehensive cross-border solutions including:

- SME Global Accounts
- Regional treasury services
- Trade financing
- Insurance

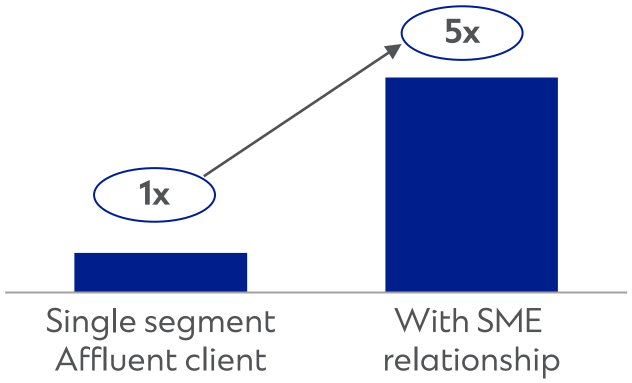
Affluent

Cross-border Affluent proposition, encompassing:

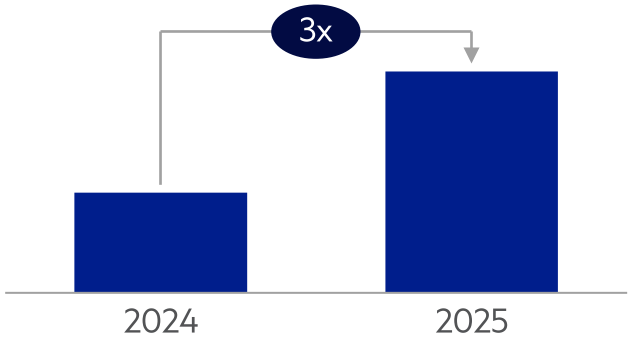
- Advisory-led wealth solutions
- Family wealth, legacy planning and structuring solutions
- Global recognition

~20% of our SME clients also have Affluent client relationship with us[1]

SME-Affluent client AUM



SME-Affluent client referrals



1. Based on 6 key markets – Hong Kong, Singapore, China, India, Malaysia, Vietnam

Our Digital Banks – Mox & Trust as part of the client continuum

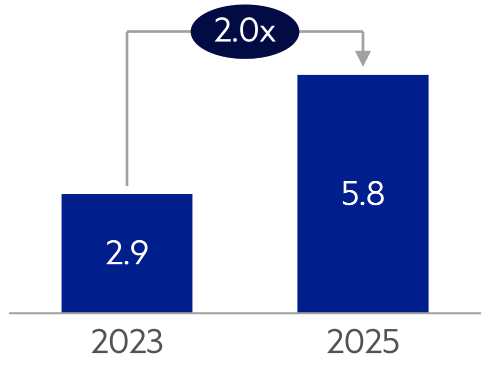
Accumulated
~2 million
clients

Captured
>16%
bankable population[1]

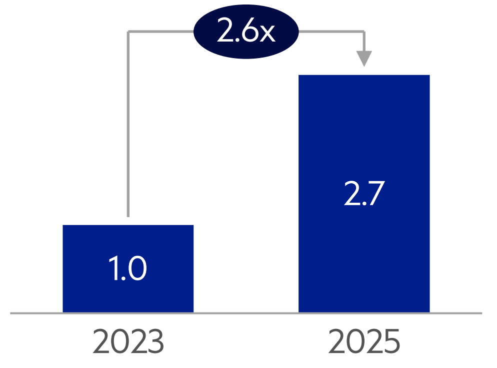
>50k
Affluent-like clients

~1 million
borrowing clients

Deposits ($bn)

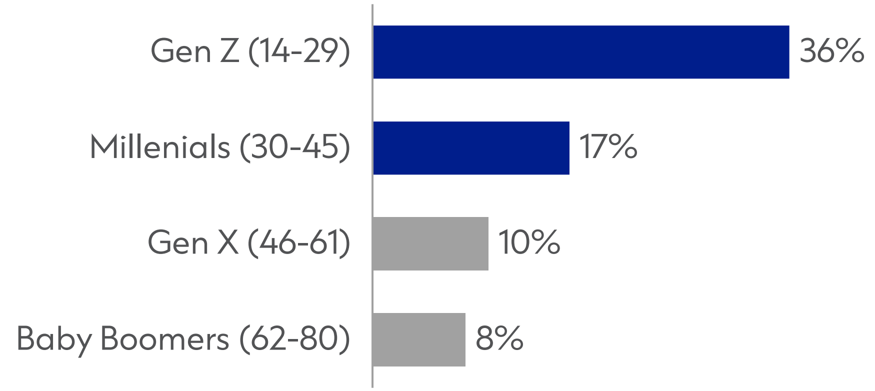


Loans ($bn)



Create a wealth incubator and future Affluent client pipeline

% who begin investing in university or early adulthood[2]



Offer a scaled entry-wealth platform for young investors

Digital Assets[3]

Fractional Equity Trading[4]

Funds and Insurance

1. Hong Kong bankable population and Singapore adult population | 2. World Economic Forum Global Retail Investor Outlook 2024 | 3. Digital assets offered only in Mox | 4. Fractional Equity Trading is for US stocks only

WRB medium-term targets

Metrics	Revised target
Net new money Cumulative	$200bn in 4 years (2025-2028)
Wealth income CAGR	Double digit 3-year CAGR (2026-2028)
Affluent as a % of WRB income	75% by 2028[1]
Investment in Affluent Cumulative	$1.5bn over 5 years (2025-2029)

1. Excluding digital banks

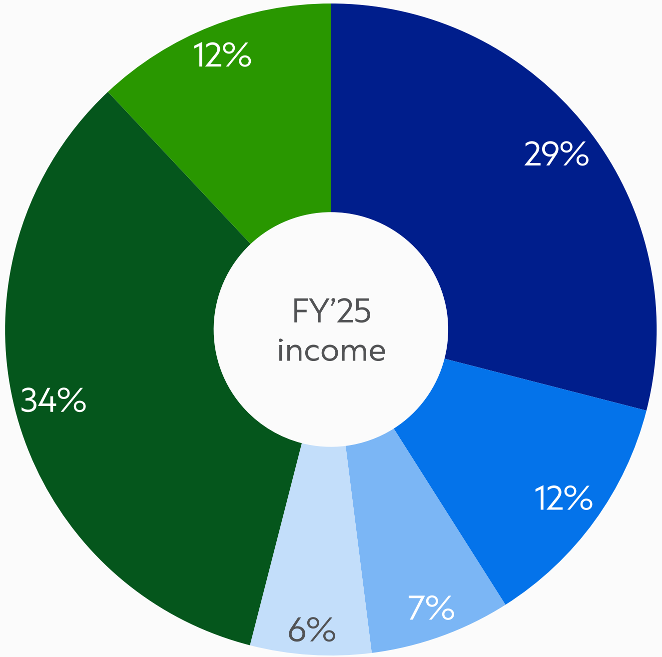
Corporate & Investment Banking (CIB)

We are a differentiated cross-border Corporate & Investment Bank

Serving a broad range of sophisticated clients

Corporates: 46%

Financial Institutions: 54%



- Banks & Broker Dealers
- Investors
- Financial Sponsors
- Public Sector
- International Corporates[1]
- LCMM[2]

Leading in our footprint across core products[3]

Transaction Services

#1
Global FI Network Trade Bank

#2
Transaction Bank in Asia

#6
USD Clearing Bank

1st
G-SIB to offer digital asset custody for crypto assets

Global Markets

Top 5
Global EM FICC Bank

Top 3
Asia-Pacific ex-Japan EM FICC

#1
Foreign bank trading China Government Bonds by volume

1st
G-SIB to offer spot trading in Bitcoin and Ether

Global Banking

#1
Syndicated Loans arranger in our footprint

#2
Bond issuances arranger in our footprint

#1
Global Bank Climate Adaptation Assessment

Sole coordinator and arranger for digital native note issuance

Delivering best-in-class client experience with a complete product suite on innovative platforms

1. International Corporates is a sub-segment of Corporate clients with group sales turnover greater than $1.5bn on an annual basis | 2. Local Corporates & Middle Market is a sub-segment of Corporate clients with group sales turnover greater than $100m but less than $1.5bn on an annual basis | 3. See appendices for sources

Our core products and solutions

Transaction Services	Global Markets	Global Banking
~50% of CIB income[1]	~30% of CIB income[1]	~20% of CIB income[1]
2023-2025 (4%) income CAGR +4% CAGR ex rates	2023-2025 +12% income CAGR	2023-2025 +5% income CAGR +13% ex-aviation finance
• Payments & Liquidity • Securities & Prime Services • Trade & Working Capital	• Continued digitisation to drive Flow income • Solutions include FX, Rates, Credit Trading, Commodities	• Lending & Financial Solutions • Capital Markets & Advisory

Drivers

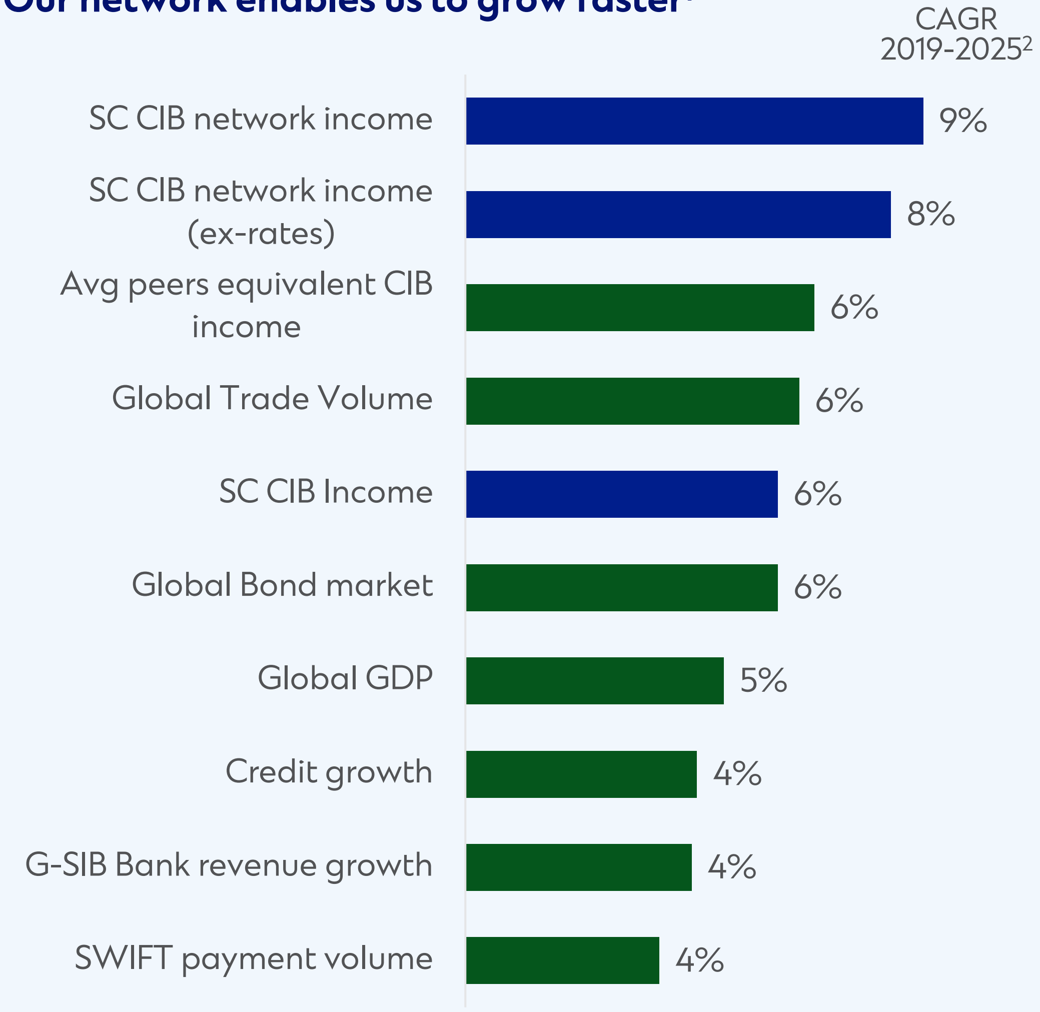
Growth underpinned by long-term structural shifts, our differentiated client propositions and robust risk management

1. Network
2. Financial Institutions
3. Originate-to-Distribute
4. Sustainable Finance
5. WRB collaboration

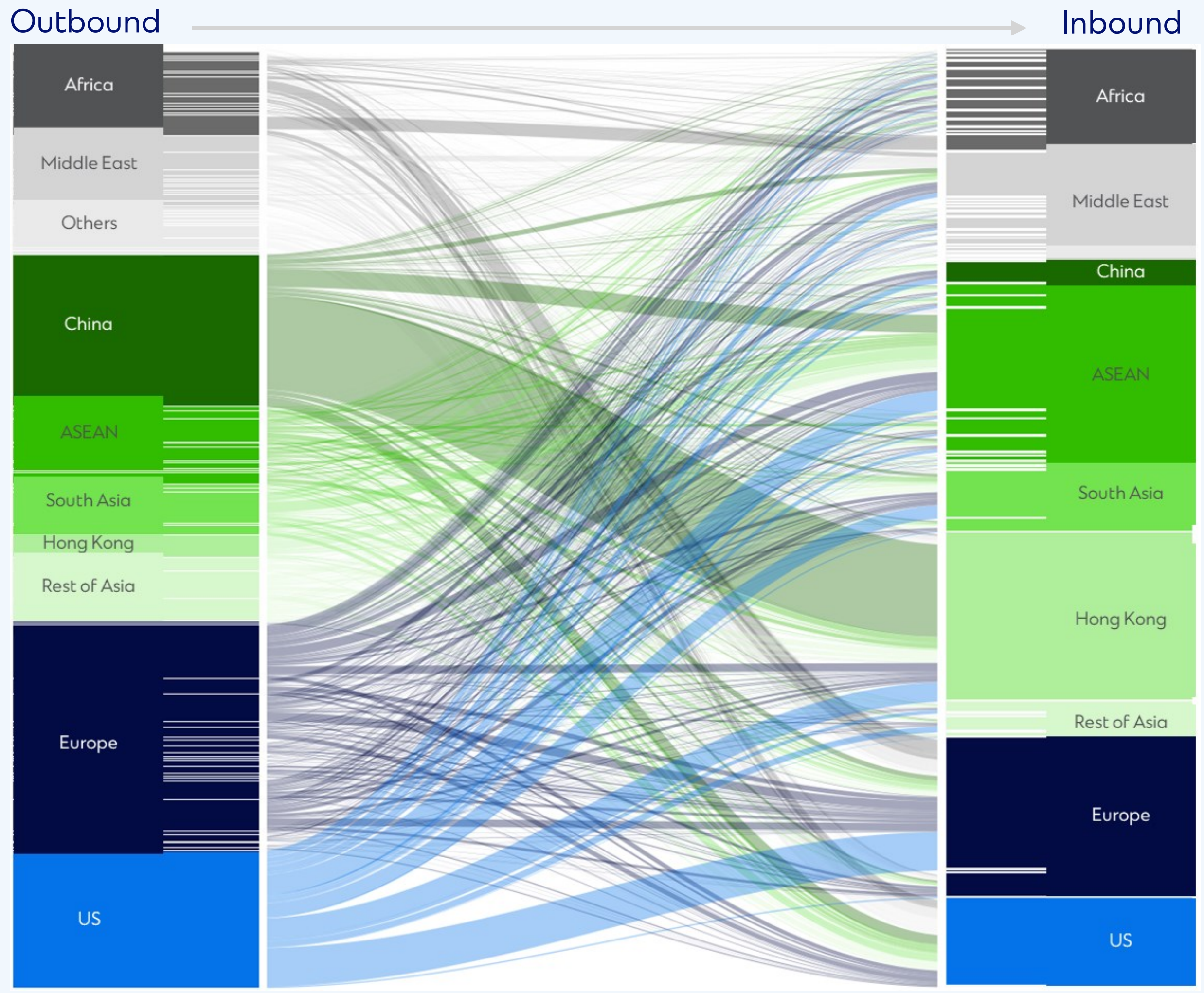
1. Product % contribution based on FY'25 income

1 Our network drives superior growth

Our network enables us to grow faster[1]



Cross-border (network) income is diversified across many corridors

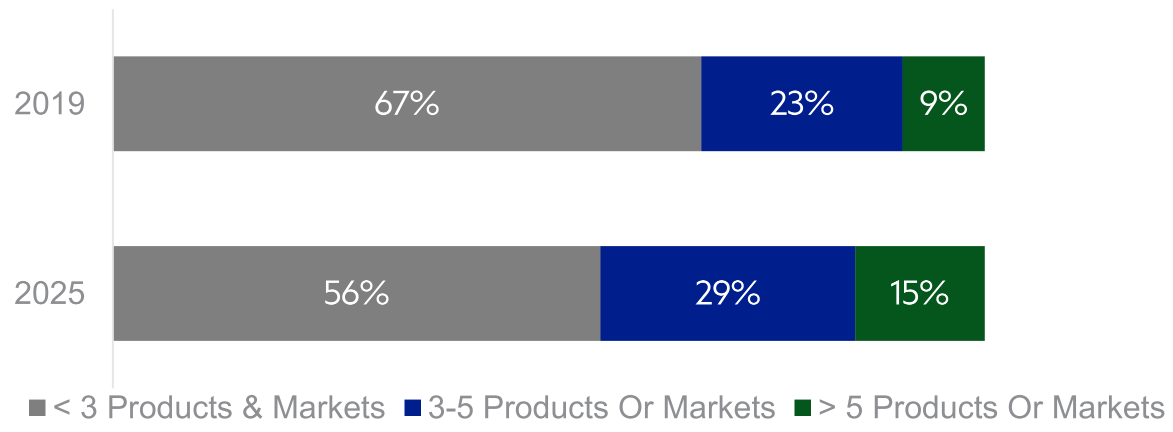


1. See appendices for sources | 2. For Global Bond market, CAGR is 2019-2024
Width of corridor = size of network income

1 Our network generates higher returns

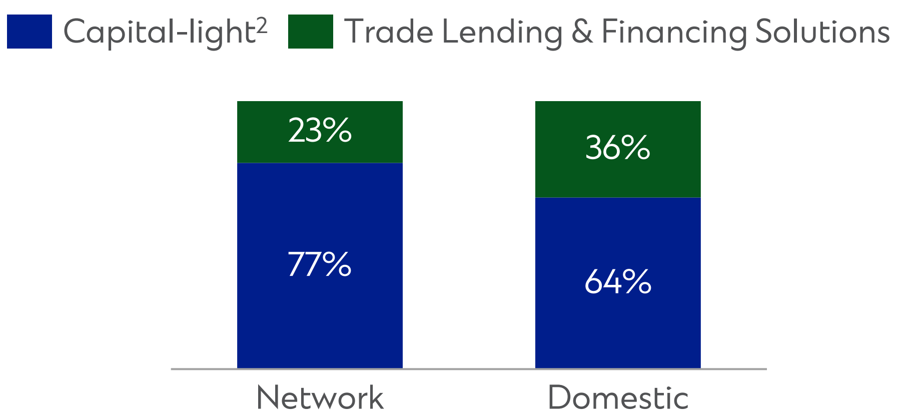
- Multi-market, multi-product clients generate 5x-25x higher income
- # of clients with single market/product down to 33% in 2025 from 46% in 2019
- > 70% of network income is from capital-light products
- Network income RoRWA[1] ~200bps higher vs domestic

Multi market/multi product integration driving client stickiness

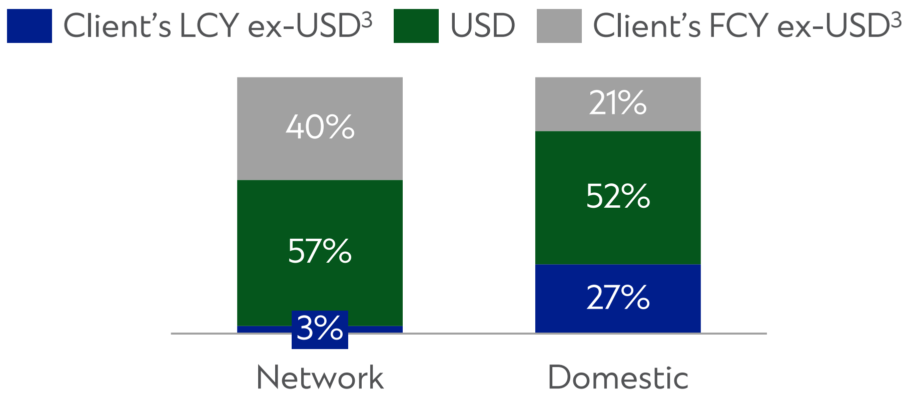


Income multiplier

Income mix



Currency mix



We continue to deepen our relationships with clients and maximise addressable wallet

1. Income RoRWA is network income over average total RWA | 2. Capital-light consists of Cash, Global Markets, Securities & Prime Services, Capital Markets & Advisory | 3. FCY = Foreign Currency, LCY = Local Currency

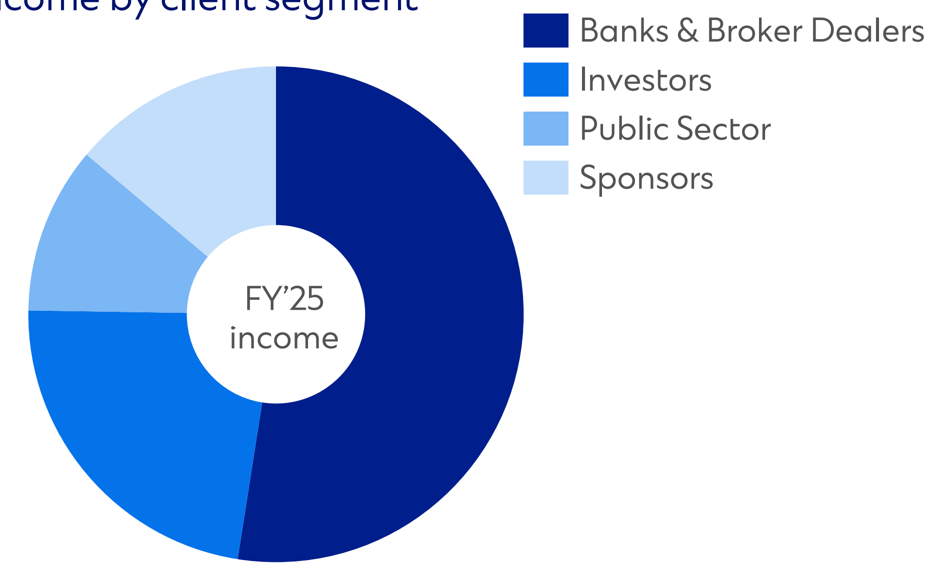
2 Financial Institutions remain an area of focus

Income from Financial Institutions (FI)

54%
Overall CIB Income
(FY'23: 49.5%)

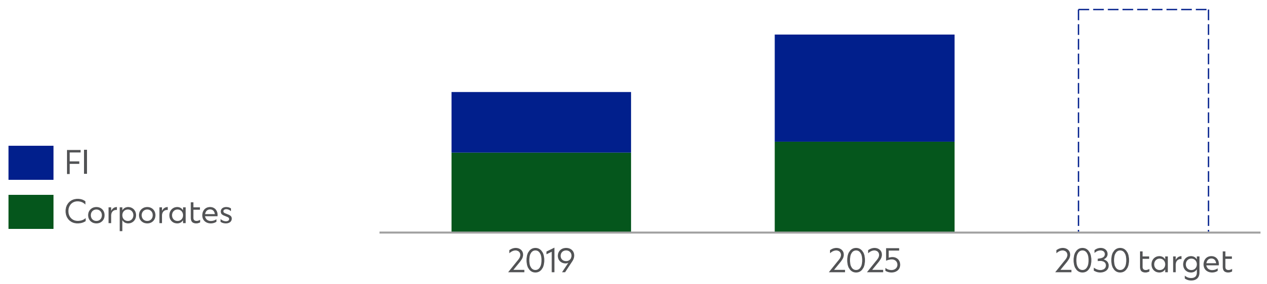
53%
of Network income
(FY'23: 51%)

FI income by client segment



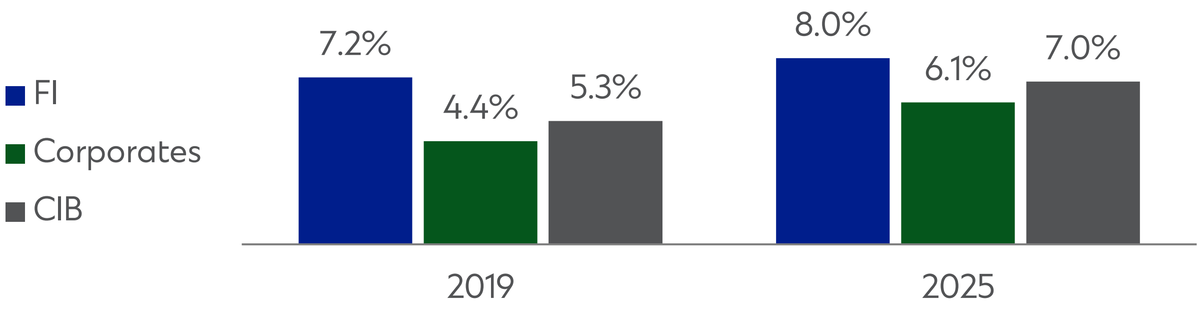
FI income by client segment

	2019	2025	2030 target
FI income as a % of CIB	43%	54%	~60%



	2019	2025
FI income RoRWA	7.2%	8.0%
FI Network income %	62%	66%

FIs have higher income RoRWA% compared to Corporates

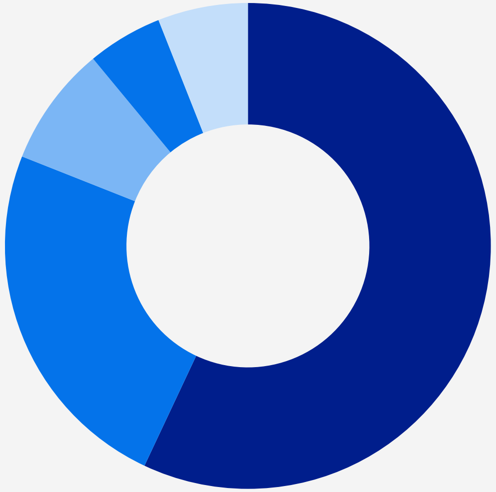


3 Elevate O2D leveraging local presence in our footprint

Where do we originate...

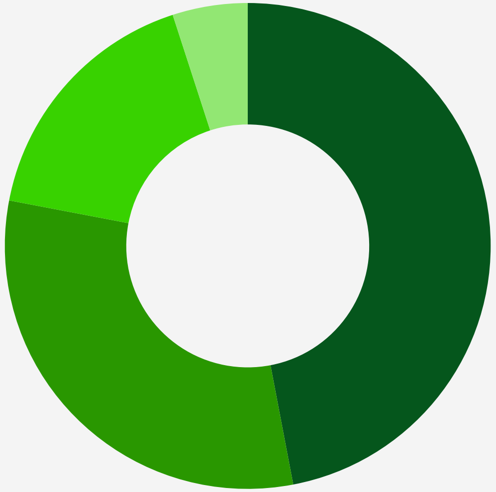
Origination has increased in line with strategy to grow FI

FY'25 Origination by client (%)



Corporates
Financial Sponsors
Public Sector
Banks
Investors

FY'25 Origination by region (%)



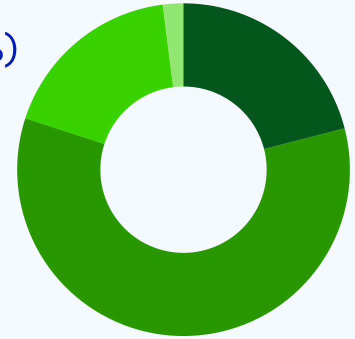
Europe & Americas
Asia
MENAP
Africa

Where do we distribute...

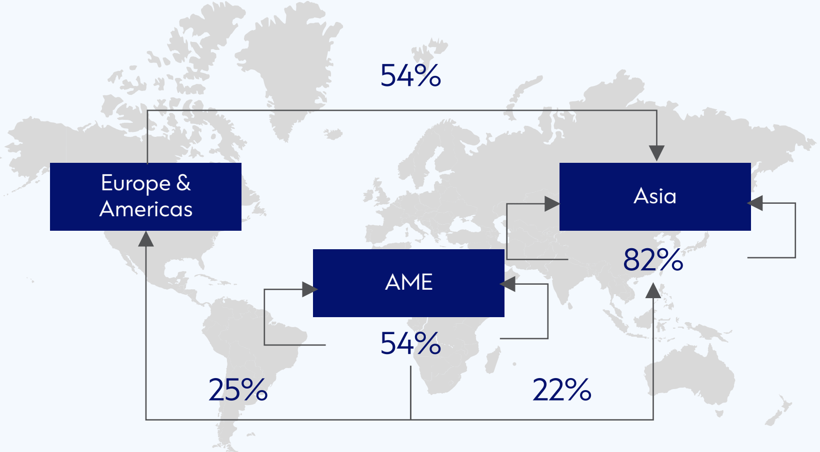
We leverage our strong cross border network to distribute loans across geographies. Most of our distribution continues to be with Banks

FY'25 Distribution by region (%)

Europe & Americas
Asia
MENAP
Africa



Distribution network of our loan origination



2028 target: Origination volume +10% CAGR; Distribution volume mid-teens % CAGR

4 Sustainable Finance growth underpinned by network, FI & O2D

$1bn Sustainable Finance income target	Mobilise $300bn by 2030	Interim 2030 Financed Emissions targets
Target achieved in 2025	**$157bn mobilised as of 2025**	**Good progress against sector targets**

We are well-positioned to capitalise on transition finance trends

Market leading Energy Transition franchise & advisory proposition

- Robust demand for clean energy in our footprint
- Helping clients turn transition challenges into executable transactions and solutions
- Core expertise in technologies and applications across hard to abate sectors

Focused Transition Pure-Play Corporate clients growth engine

- Targeting Pure Play clients, i.e., corporates with revenues predominantly from transition or sustainable activities
- Represents a rapidly expanding segment central to future low-carbon economy in our footprint

Untapped Financial Institutions opportunities

- In line with accelerating our FI and O2D growth
- Opportunities spanning across all FI segments:
  - Sponsors investing in scalable low-carbon platforms
  - Tier 2-3 banks developing Sustainable and Transition Finance frameworks
  - Green asset distribution to investors

5 Growing connections between CIB and WRB

Delivering institutional solutions to sophisticated private banking clients

Target client universe

Focusing on clients requiring bespoke, institutional-level solutions:

- Single Family Offices
- Multi-Family Offices
- Ultra-High Net Worth Clients

Organisational realignment to optimise client coverage

Integrated CIB-WRB coverage model:

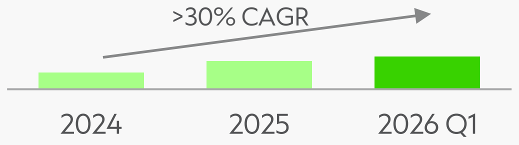
Vertex: holistic solutions for sophisticated clients

Enhanced specialist capabilities:

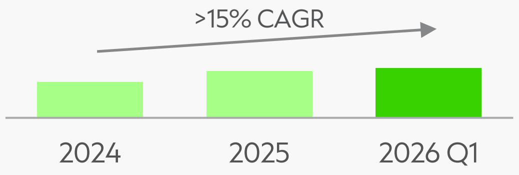
Expertise for UHNW, single and multi-Family Office clients

Capturing growing needs for holistic client solutions

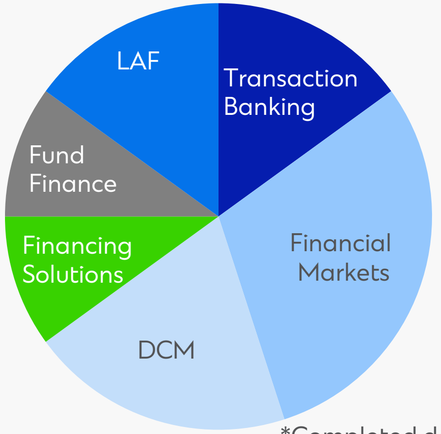
Onboarded clients referred by PvB to CIB



Onboarded clients referred by CIB to PvB



CIB Transactions* for PvB Clients



*Completed deals

Expanding institutional solutions for PvB clients

Delivering global markets solutions across various asset classes:

Corporate Solutions:

Capital markets and advisory, cash management and M&A

Investment and Hedging Solutions:

Institutional market access and tailored structuring

Lending Solutions:

Bespoke financing, Real estate and transportation loans; leverage and liquidity solutions

CIB medium-term targets

Metrics	Targets
Network income as % of CIB income	~70% in 2028
Financial Institutions income as % of CIB income	~60% in 2030
Income-to-cost jaws	Positive between 2025 and 2028
Income returns on RWA	Income RoRWA > 2025 level in 2028
Income growth	Supporting Group income CAGR of 5-7% 2025-2028

Overview of our Transaction Services business

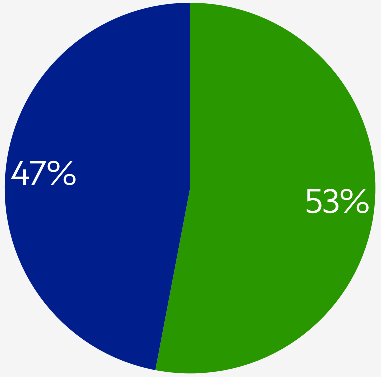
Transaction Services

Payments & Liquidity

Clearing, payments, collections, account services, liquidity management

FY'25 income

Corporates | Financial Institutions

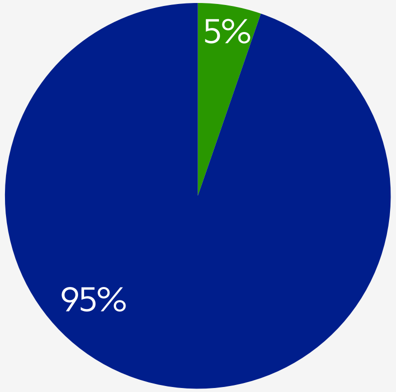


Securities & Prime Services

Custody & Clearing, Fiduciary & Fund Services, Prime & Financing Services

FY'25 income

Corporates | Financial Institutions

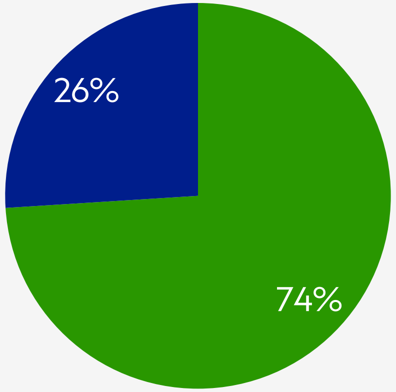


Trade and Working Capital

Documentary trade, trade lending, supply chain management

FY'25 income

Corporates | Financial Institutions

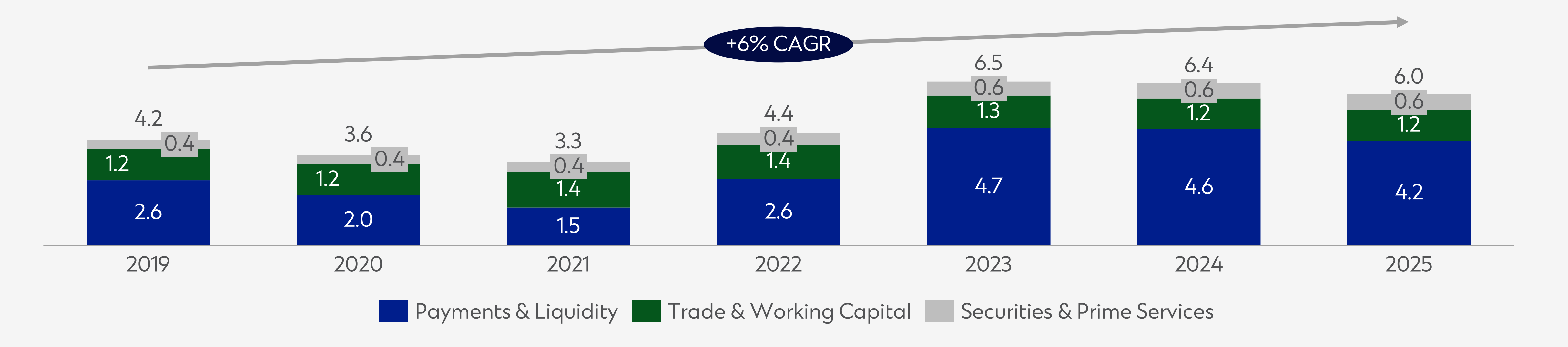


Click here to explore our offerings & capabilities

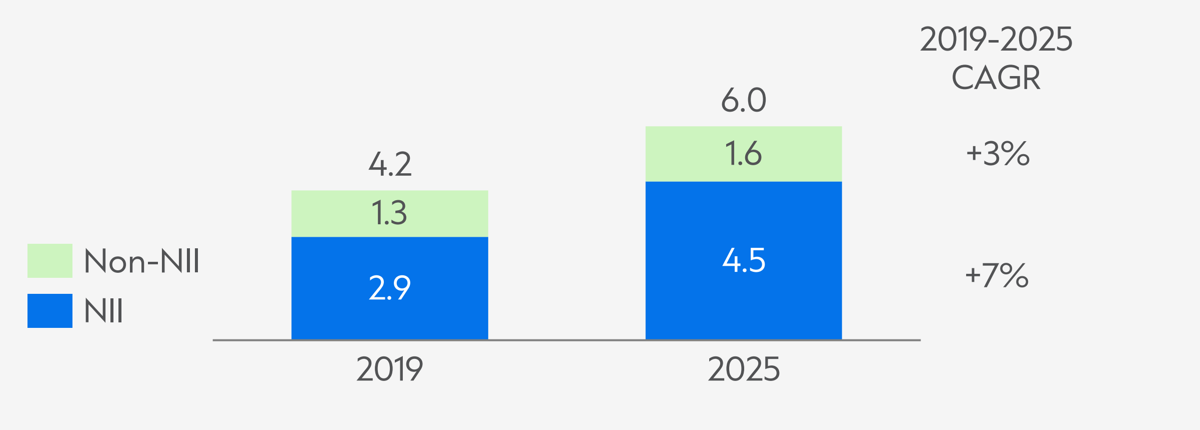
1. Income is by booking location

Transaction Services financial performance

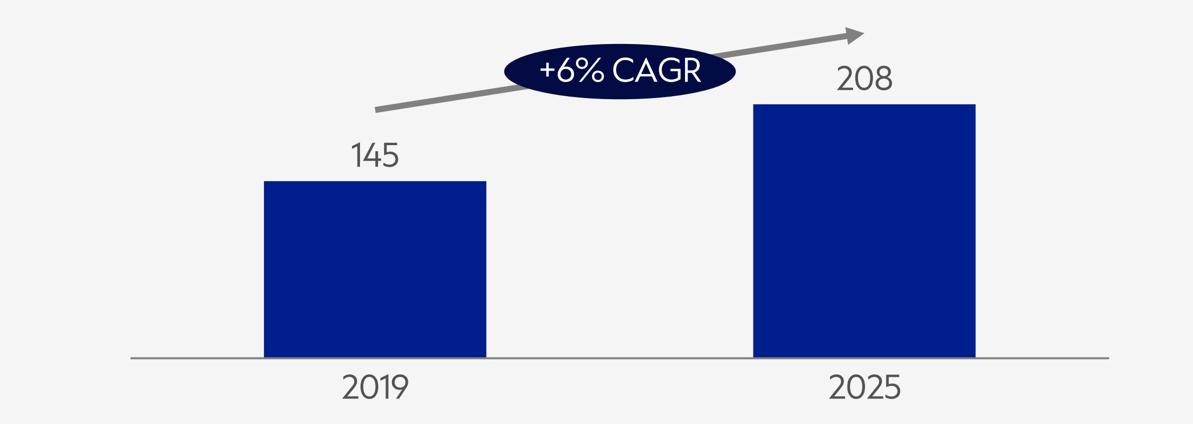
Transaction Services (TS) income ($bn)



TS NII and non-interest income ($bn)



Transaction Banking CASA average deposits ($bn)



Overview of Global Markets

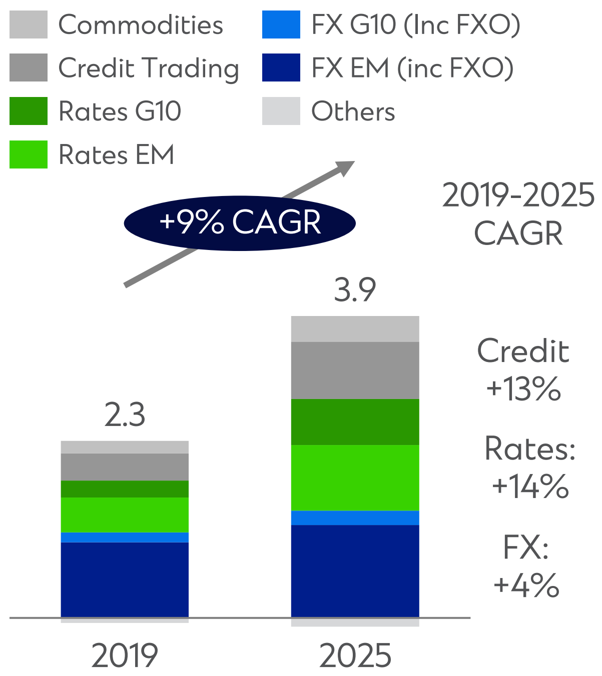
Strategically positioned across EMs

- Unique EM franchise leveraging our global footprint
  - Click here to explore our Global Markets offerings & capabilities
- Strategic investments in technology and talents
- Leveraging WRB distribution across high net worth and family offices

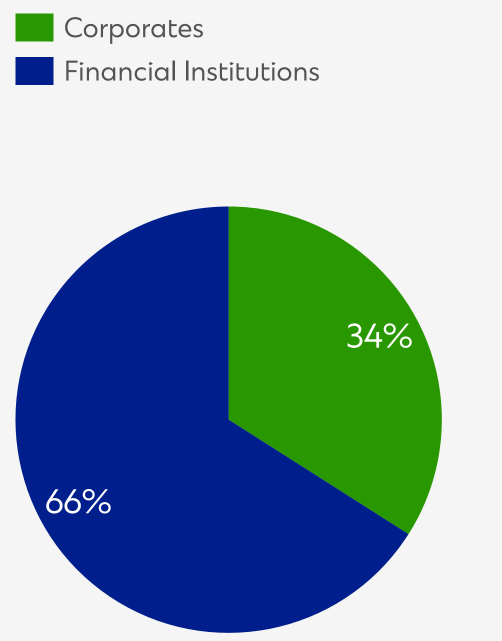
Diversified Global Markets income

- Extensive capabilities across FX, Rates, Commodities & Credit Trading
- Global Markets income up 9% CAGR since 2019
  - Significant increase in Rates income, up ~2x and 14% CAGR
  - Credit Trading income up 13% CAGR with growing offerings in bond

Income by sub-product ($bn)

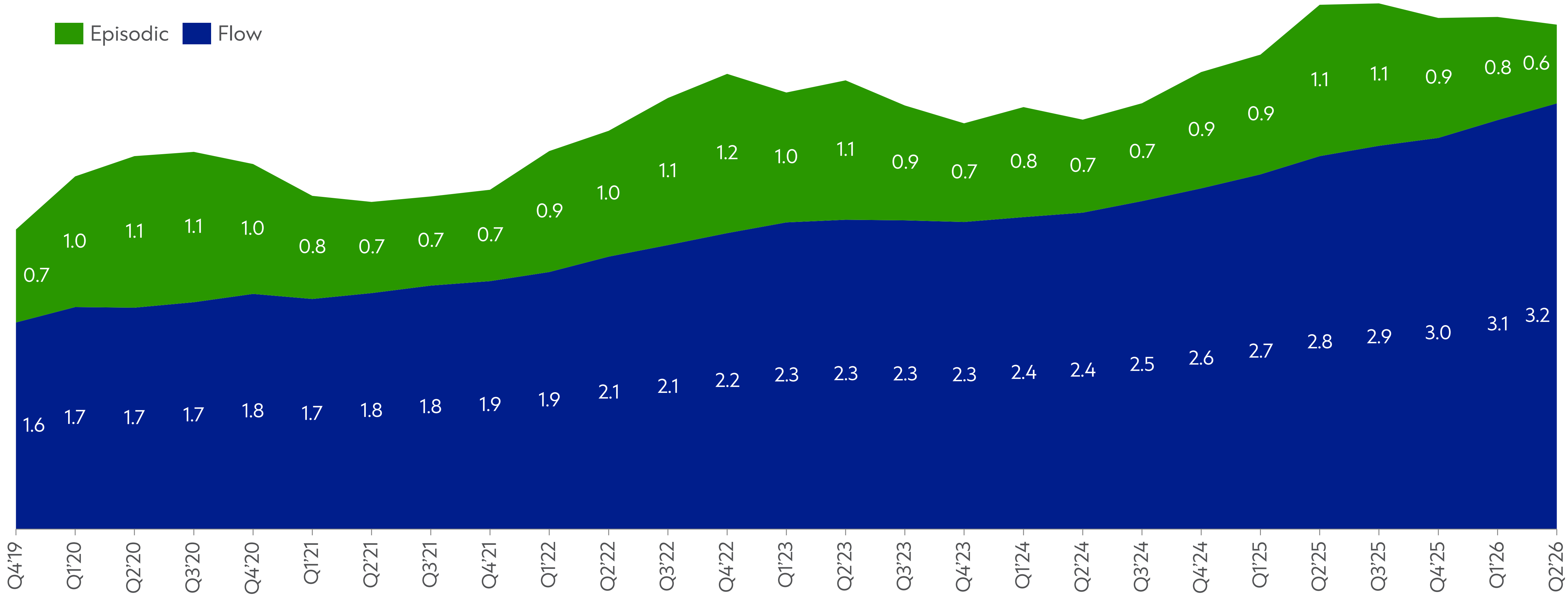


FY'25 income by segment



Consistent flow income growth

Global Markets: Flow and episodic last 12-month rolling income[1] ($bn)



Digitisation driving growth in Global Markets flow income

1. Numbers represent flow and episodic income summed over the preceding 4 quarters. Numbers have been represented on a reported basis from Q1'23

Overview of Global Banking

Comprehensive solutions

- 8 product verticals with comprehensive financing and advisory solutions
- Expertise for Corporate and FI needs across the capital structure
- Click here to explore our Global Banking offerings & capabilities

- Financing Solutions
- Infrastructure & Development Finance Group
- Capital Markets
- Leveraged & Acquisition Finance and Private Credit
- Transportation Finance
- Mergers & Acquisitions Advisory
- Fund Finance
- Commercial Real Estate Financing

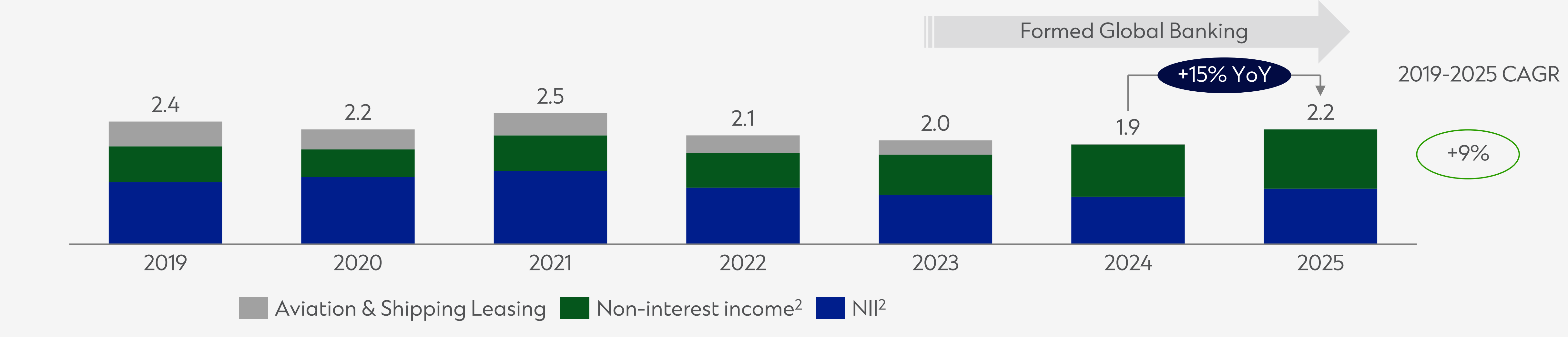
Lending and Financial Solutions   Capital Markets & Advisory

Leveraging unique network capabilities across multiple markets

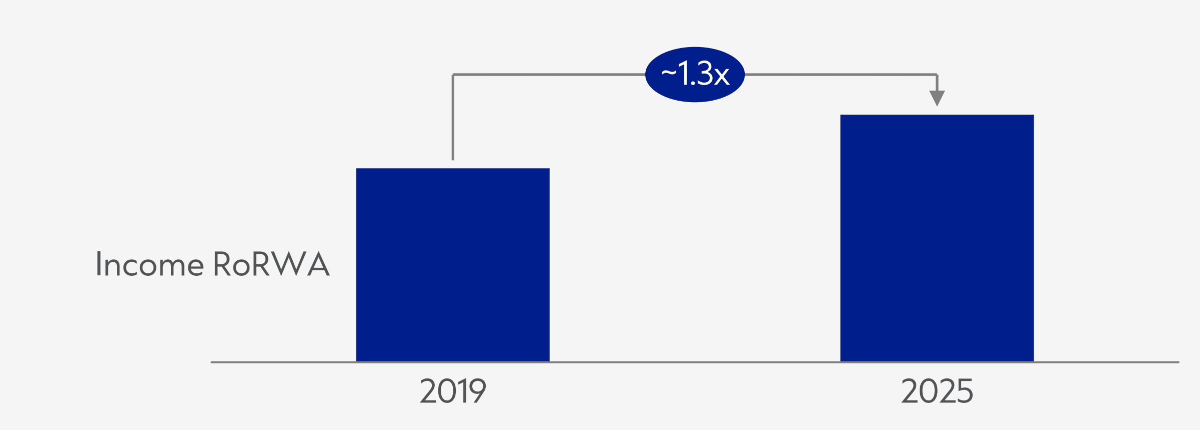
- Bankers based in ~20 markets globally

Global Banking financial performance

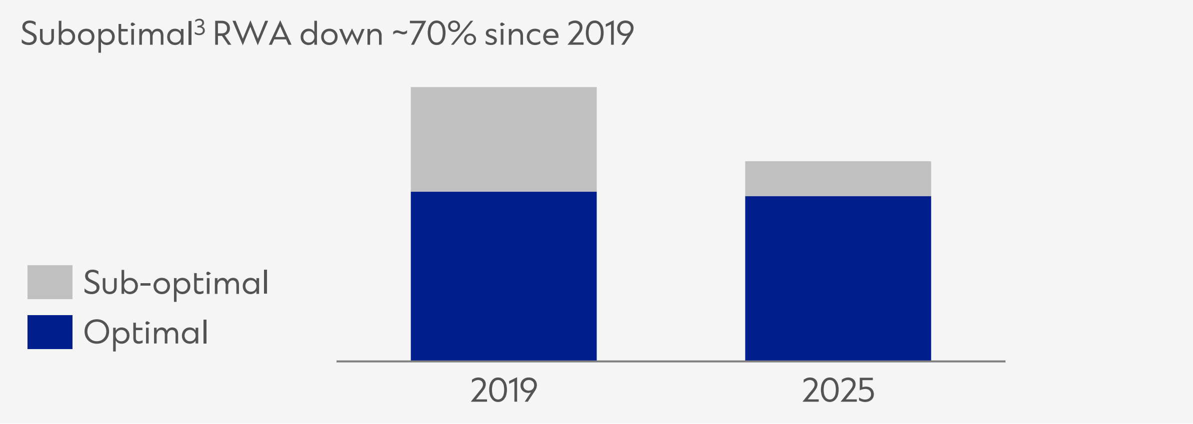
Income[1] ($bn)



Income return on risk-weighted assets



Risk-weighted assets



1. Financials have been represented on a reported basis | 2. NII & Non NII exclude exit businesses - Aviation & Shipping leasing businesses | 3. Sub-optimal refers to deals with <4% Income RoRWA

Digital Assets

We have a broad range of Digital Asset capabilities...

The key to sustainable growth will be expanding these across our footprint

2016-2021 **Exploration**

Portfolio of ecosystem solutions

- Early positions in ecosystem e.g., investment in Ripple, engagement with Libra/Diem
- Block-chain based cross-border payments e.g., wallet transfers with Ant Financial, Ripple for payments
- New markets and clients e.g., first onboarding of DA companies, 1st exploratory Bitcoin trade
- First DA risk framework

2021-2025 **Foundation**

Building institutional-grade capabilities

- Risk and control e.g., group-wide DA risk management framework, on-chain analytics (Chainalysis, Elliptic)
- In-house delivery i.e., core DA platform, custody in Securities Services, crypto trading in Markets
- Dedicated ventures across trading, custody and tokenisation

2026 onwards **Scaling & Integrating**

Portfolio of ecosystem solutions

- Institutional custody of crypto and tokenised assets, delivered through CIB and Zodia Custody
- Institutional trading of crypto and brokerage capabilities, delivered through CIB and Zodia Markets
- Interoperable payments across stablecoins, tokenised deposits and Central Bank Digital Currencies (CBDCs)
- Tokenisation of real-world assets and digital money, delivered through CIB, Libeara and Anchorpoint
- Wealth and retail access to cryptocurrency trading and ETFs delivered by WRB and through Mox

…including strategic investments through SC Ventures

Tokenise	Settle	Custodise	Trade	Lend
How can we tokenise real-world assets?	How do we settle digital assets in real-time?	How can we secure and transfer digital assets?	How do we safely and reliably trade digital assets?	How can we enable credit with digital asset collateral?
Libeara	swiat	zodia CUSTODY	Zodia Markets	37C
Tokenisation platform for securities and real-world assets	Platform to **issue, trade and settle** digital assets	**Institutional-grade** digital assets **custodian**	**Digital assets brokerage** for institutional clients	**Digital asset prime brokerage** and credit platform for institutions

Strategic Investments

ripple	ONE TRADING	24X	ELWOOD	HiddenRoad	Twinstake	reown
Payments Protocol	Exchange	Trading	Trading	Institutional Credit Network	Crypto Staking	UX/ Wallet

Our competitive advantages, that translate to value

standard chartered

We are a Super-Connector delivering institutional-grade, network agnostic digital asset solutions to our clients

Banking the Digital Ecosystem

Providing regulated banking, payments, liquidity and risk infrastructure for digital asset firms to operate at institutional scale

Blockchain as Infrastructure

Delivering a seamless client experience with interoperable connectivity to new on-chain rails across issuance, settlement & payments

Digital Assets as an Asset Class

Enabling the Digital Asset ecosystem to access, transact and custody crypto as an investable asset class

This three-pronged approach:

- **Defends and grows our core banking franchise revenues**
- **Opens new market access and client opportunities**
- **Drives new client acquisition and cross-sell**

Sources

Leading in our footprint across core products – page 34	Source
#2 Transaction Bank in Asia	Joint #2. As per Coalition Greenwich Competitor Analytics – FY25. Analysis is based on SCB's internal business structure; ranking is based on SCB internal revenue numbers, and the following peer group: BofA, BARC, BNPP, CITI, DB, HSBC, JPM, SG and WFC. Analysis includes all Institutional Clients and Corporates with annual sales turnover of more than US$10mn
#1 Global FI Network Trade Bank	MT700, SWIFT. As of FY'25 by value and volume
#6 USD Clearing Bank:	As of FY25. Source: CHIPS
1st GSIB to offer spot trading in Bitcoin and Ether	Standard Chartered launches digital assets trading for institutional clients | Standard Chartered
- Top 5 Global EM FICC Bank - Top 3 Asia-Pacific ex-Japan EM FICC	Coalition Greenwich Competitor Analytics – FY25. Analysis is based on SCB's internal business structure; ranking is based on SCB internal revenue numbers, and the following peer group: BARC, BNPP, CITI, DB, GS, HSBC, JPM, MS. EM FICC is defined as EM FX, EM Rates & EM Credit
#1 Foreign bank trading China Government Bonds by volume	Year 2025 China Government Bond (CGB) Spot Trading ranking report from Ministry of Finance
- #1 Syndicated Loans arranger in our footprint markets - #2 bond issuances arranger in our footprint markets	As of FY25. Source: Dealogic. Footprint refers to Asia (ex-Japan), the Middle East, and Africa

Our network drives superior growth – page 36	Details
Average peers equivalent CIB income	Peer average represents the CIB divisions (ex-equities) of Bank of America, Barclays, BNPP, Citi, Deutsche Bank, DBS, Goldman Sachs, HSBC, JPM, Morgan Stanley
Global Bond Market	Securities Industry and Financial Markets Association (SIFMA) Fact Book
Global Trade Volume	UN Trade and Development and World Trade Organisation
Credit growth	Bank of International Settlements (BIS) data
Global GDP	World Bank
SWIFT payment volume	SWIFT
GSIB Bank income growth	Calculated from Visible Alpha historical data converted to USD

Select technical and abbreviated terms

Term	Definition
Access trade	An example of an access trade is an international financial institution entering into a total return swap structure booked offshore that relates to an underlying comprising a locally issued government bond
ADGM	Abu Dhabi Global Market
Adj.	Adjustments
ADT	Average daily turnover
Affluent Clients	Refers to clients within our Premium, Priority, Priority Private and Private segment with specific AUM and or networth according to specific segment proposition.
AI	Artificial Intelligence
AIEA	Average interest earning assets
AME	Africa and the Middle East
APAC	Asia-Pacific
APE	Annual premium equivalent
API	Application Programming Interface (API) set of rules and specifications that allows different software applications to communicate and exchange data
ASEAN	Association of Southeast Asian nations
Atomic settlement	The execution of a transaction where the transfer of assets and the corresponding payment occurs simultaneously and irreversibly
AUC	Assets under custody
AUD	Australian dollars
AUM	Assets under management
Avg.	Average
B/(W)	Better/(Worse)
BBD	Banks & broker dealers
Blockchain	A distributed digital ledger that secures transactions across a network of computers in a secure, transparent, tamper-resistant way. Transactions are grouped into blocks and validated through consensus mechanisms rather than a central authority
bn	Billion
bps	Basis points
BTC (Bitcoin)	The first cryptocurrency, often viewed as digital store-of-value or cited as "digital gold", and is the largest cryptocurrency by market cap
BUIDL	BlackRock's BUIDL is a tokenised treasury fund
C&O	Central & Others
CAGR	Compound annual growth rate
CASA	Current accounts and savings accounts
CBDC	Central Bank Digital Currencies: a digital form of sovereign money issued by a central bank, representing a direct claim on the state
CCPL	Credit cards and personal loans
CCS	Carbon capture and storage
Ccy	Constant currency. A performance measure on a constant currency basis is presented such that comparative periods are adjusted for the current year's functional currency rate. Better/(Worse)
CET1	Common equity tier 1. A measure of CET1 capital as a percentage of RWA

Term	Definition
CG	Credit grade. Credit grades are indicators of likelihood of default. Credit grades 1 to 12 are assigned to performing customers, while credit grades 13 and 14 are assigned to non-performing or defaulted customers
CGB	China government bond
CHIPS	Clearing House Interbank Payments System (is a private clearing house in the US that facilitates large-value wire transfer transactions
CIB	The Group's Corporate & Investment Banking client segment
CIO	Chief Investment Office
CIPS	Cross Border Interbank Payment System, is a Chinese payment system designed for cross boarder renminbi (RMB) payments and trade
CNH	Offshore Chinese Yuan
CNY	Chinese Yuan, the official currency of China
Corporate functions	Defined as non-frontline support services headcount (year end) plus non-outsourced non-employed workers (NEW)"
CPI	Consumer prices index
CPM	Credit Portfolio Management
Cryptocurrencies	Digital native assets (e.g. Bitcoin, Ethereum) that operate on blockchain rails and are not issued by banks or governments
CTA	Cost to achieve
DA	Digital Assets
DCM	Debt capital markets
DeFi	Decentralised Finance - blockchain-based financial activity (lending, trading, liquidity) that operates on public protocols rather than traditional intermediaries
D-FMI	Digital Financial Market Infrastructure
DIFC	Dubai International Financial Centre
DM	Developed markets
DPS	Dividend per share
DVA	Debit valuation adjustment: the Group calculates DVA on its derivative liabilities to reflect changes in its own credit standing
EA (NPP)	Early alerts (non-purely precautionary) A borrower's account which exhibits risks or potential weaknesses of a material nature requiring closer monitoring, supervision, or attention by management. If the symptoms present an imminent credit concern, an account will be considered for classification as non-purely precautionary
e-CNY	China's central bank digital currency, issued by People's Bank of China
e-HKD	Hong Kong's central bank digital currency, issued by the Hong Kong Monetary Authority
eIRS	Electronic interest rate swap (eIRS) system
ELS	Equity-linked securities
EM	Emerging Markets
eNaira	Nigeria's central bank digital currency, issued by the Central Bank of Nigeria
EPS	Earnings per share
ESG	Environmental, social and governance
ETFs	Exchange traded funds

Select technical and abbreviated terms

Term	Definition
ETH (ether)	The native currency of the Ethereum network and is the second largest cryptocurrency by market cap
Ethereum	A blockchain network that supports cryptocurrencies and programmable financial applications
EUR	Euro
Exp.	Exposure
FCA	Financial Conduct Authority
FDI	Foreign direct investment
FFG	Fit for Growth
FI	Financial Institutions
FICC	Fixed income, currencies and commodities
Fintech	Financial technology companies
FMI	Financial market infrastructure
FPS	Faster payment system
FSS	Financing and security services
FTE	Defined as headcount (year-end) plus non-outsourced non-employed workers (NEW) and SC Ventures headcount
FVOCI	Fair value through other comprehensive income
FVTPL	Fair value through profit or loss
FX	Foreign exchange
FXO	Foreign exchange options
FY	Full year
GB	Global banking
GBA	Greater bay area
GCC	Gulf cooperation council
GCNA	Greater China and North Asia
GDP	Gross domestic product
GM	Global Markets
G-SIB	Global systemically important bank
HIBOR	Hong Kong interbank offered rate
HKD	Hong Kong Dollars
HKEX	Hong Kong Exchanges and Clearing Limited
HKMA	Hong Kong monetary authority
HKSFC	Securities & Futures Commission of Hong Kong
HNW	High-net-worth
HNWI	High-net-worth individual
HQLA	High-quality liquid assets
HTC/HTM	Held to collect/Held to maturity
I/G	Investment grade: Debt security, treasury bill or similar instrument with a credit rating measured by external agencies of AAA to BBB.
International clients	Comprise private clients who are multi-jurisdictional in our booking centres in Hong Kong, Singapore, UAE and UK, as well as priority and priority private clients who are non-resident or resident foreigners (expats) banking with us in Hong Kong, Singapore, UAE, Jersey, and India

Term	Definition
IPO	Initial public offering
ISO	International Organization for Standardization
KPIs	Key Performance Indicators
L&A	Loans and advances
LAF	Leveraged and acquisition finance
LCMM	Local Corporates & Middle Markets: A sub-segment of Corporate clients with group sales turnover greater than $100m but less than $1.5bn on an annual basis
LCR	Liquidity coverage ratio
Loan loss rate (LLR)	Credit Impairment Profit & Loss on Loans & Advances to Banks & Customers over Average Loans and Advances to Banks and Customers
LTV	Loan-to-value
m	million
M&A	Mergers and acquisitions
mBridge	Multi central bank digital currency platform
MDA	Maximum distributable amount
MENAP	Middle East, North Africa, Pakistan
min.	Minimum
MM	Money markets
MNC	Multinational corporation
Mox	Digital Bank in Hong Kong
MREL	Minimum requirement for own funds and eligible liabilities
MT700	MT700 message is a standard SWIFT message used by banks to issue a documentary credit (a letter of credit) in international trade
MTM	Mark-to-market
Multimarket Clients	International clients with accounts in more than 1 market
n.m.	Not meaningful
NBFI	Non-bank financial institution
NDFs	Non-deliverable forwards
Net nominal	The aggregate of loans and advances to customers/loans and advances to banks, restricted balances with central banks, derivatives (net of master netting agreements), investment debt and equity securities, and letters of credit and guarantees
NII	Net interest income
NIM	Net interest margin
NNM	Net new money. This represents fresh inflow into affluent client deposits and investment assets (including dividends and interest) minus any outflows in these asset classes for the reporting period. Impact due to market movements or currency fluctuations is excluded from NNM computation
NNS	Net new sales
Non-II	Non-interest income

Select technical and abbreviated terms

Term	Definition
Non-outsourced NEWs	Are resources engaged on a time and materials basis where task selection and supervision is the responsibility of the Bank, such as agency workers
Notable	Reflect accounting adjustments, gain/loss on sale of businesses or assets, legal charges & provisions, and goodwill impairment
NPL	Non-performing loans
NPS	Net promoter score
NSFR	Net stable funding ratio
NTB	New-to-bank
NTD	New Taiwan Dollar
O2D	Originate-to-distribute
OP	Operating Profit
OTC Clearing	Over-the-Counter clearing is a process where bilateral OTC derivative transactions are "novated" to a central counterparty (CCP)
Other International	Includes Global Indian, ASEAN, GCC, African and rest of international clients
Outbound income	Income generated on a client group (ultimate parent) from the market or location where they are domiciled
PAT	Profit after tax
PBT	Profit before tax
PD	Probability of default
PRA	Prudential regulation authority
Private blockchain	Permisionless network that is fully decentralised and relies on consensus mechanisms
Programmable Assets	Assets represented on a blockchain that embed rules, logic and conditions directly into their structure via code, known as smart contracts
Protocol	A foundational set of rules, procedures, and standards that govern a decentralised network, such as a blockchain
PSDO	Public sector development organisations
PTR	Passthrough rates
Public blockchain	Restricted, permissioned network controlled by a single organisation or a group of trusted participants. Acess, transaction validation and governance are limited to approved entities, enabling greater control and privacy relative to public blockchains
PvB	Private banking
QoQ	Quarter-on-quarter
Repo	Repurchase agreement, a form of secured short-term borrowing
RMB	Renminbi, also known as RMB, is the official currency of China
RMBI	Internationalisation of Renminbi usage
RMs	Relationship managers
RoRWA	Income Return on risk-weighted assets

Term	Definition
RoTE	Return on tangible equity
RoW	Rest of the world
RWA	Risk-weighted assets. A measure of a bank's assets adjusted for their associated risks, expressed as a percentage of an exposure value in accordance with the applicable standardised or IRB approach provisions
SBL	Securities based lending
SCV (Ventures)	SC Ventures
Seasoned RMs	Identified based on vintage with the bank that represents maturity of their client portfolios
Senior RMs	Are more experienced RMs identified based on internal employee grade
SF	Sustainable Finance
SFC	Securities and futures commission
SME	Small and medium enterprise
SOFR	Secured Overnight Financing Rate
Stablecoins	Digital currencies designed to maintain a stable value, typically linked to fiat currencies such as the US dollar, and widely used for payments and settlement
Sukuk	A Sukuk is an Islamic financial certificate; similar to a bond in Western finance, that complies with Islamic religious law commonly known as Sharia
SWIFT	Society for worldwide interbank financial telecommunication
TBFC	Trading book funding cost
TD	Term/Time deposits
TF	Transition Finance
TMT	Technology media & telecom
tn	Trillion
Trust	Digital bank in Singapore
TS	Transaction services
TVL	Total value locked: The total value of assets deposited into decentralised finance protocols
UHNW	Ultra-high net worth
Uniswap	Decentralised exchange that operates on Ethereum blockchain allowing users to swap tokens without intermediaries: https://app.uniswap.org
USD	United States Dollar
USDC	USD Coin is a digital stablecoin pegged to the US dollar on a 1:1 basis
VaR/SVaR	Value at risk/Stressed Value at Risk
VCC	Variable capital company. New corporate entity that enables the Bank to launch a series of funds to give its clients exclusive access to unique investment strategies.
WAM	Weighted average maturity
WRB	The Group's Wealth & Retail Banking client segment
YoY	Year-on-year. YoY variance is better/(worse) other than assets and liabilities which is increase/(decrease)
YTD	Year-to-date
ZAR	South African rand
%pts	Percentage points

Important notice

Forward-looking statements

The information included in this document may contain 'forward-looking statements' based upon current expectations or beliefs as well as statements formulated with assumptions about future events. Forward-looking statements include, without limitation, projections, estimates, commitments, plans, approaches, ambitions and targets (including, without limitation, ESG commitments, ambitions and targets). Forward-looking statements often use words such as 'may', 'could', 'will', 'expect', 'intend', 'estimate', 'anticipate', 'believe', 'plan', 'seek', 'aim', 'continue' or other words of similar meaning to any of the foregoing. Forward-looking statements may also (or additionally) be identified by the fact that they do not relate only to historical or current facts.

By their very nature, forward-looking statements are subject to known and unknown risks and uncertainties and other factors that could cause actual results, and the Group's plans and objectives, to differ materially from those expressed or implied in the forward-looking statements. Readers should not place reliance on, and are cautioned about relying on, any forward-looking statements.

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No statement in this document is intended to be, nor should be interpreted as, a profit forecast or to imply that the earnings of the Group for the current year or future years will necessarily match or exceed the historical or published earnings of the Group. Each forward-looking statement speaks only as of the date that it is made. Except as required by any applicable laws or regulations, the Group expressly disclaims any obligation to revise or update any forward-looking statement contained within this document, regardless of whether those statements are affected as a result of new information, future events or otherwise.

Please refer to Standard Chartered PLC's Annual Report and the financial statements of the Group for a discussion of certain of the risks and factors that could adversely impact the Group's actual results, and cause its plans and objectives, to differ materially from those expressed or implied in any forward-looking statements.

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Financial instruments

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