

Day 1 Presentation



Speaker bios



Bill Winters
Group Chief Executive

Bill Winters is Group Chief Executive at Standard Chartered, appointed in June 2015.

Bill has had a distinguished career in banking. In 2013, he was awarded a CBE for his services to the UK economy and financial services. Bill was the only career banker to be invited to be a committee member of the UK Independent Commission on Banking, where he recommended ways to improve competition and financial stability in banking. Subsequently, he served as advisor to the UK Parliamentary Commission on Banking Standards and was asked by the Court of the Bank of England to complete an independent review of the Bank of England's liquidity operations.

Bill is deeply engaged in driving the climate finance agenda. He is a member of the GFANZ Principals Group and a founding member of the World Bank Private Sector Investment Lab.



Manus Costello
Interim Group Chief Financial Officer

Manus Costello was appointed Group Chief Financial Officer, Executive Director of the Board, and a member of the Group Management Team in May 2026, subject to regulatory approval.

Manus is based in London and leads the Group's Finance, Treasury, Investor Relations and Corporate Development functions.

Manus joined Standard Chartered in 2024 as Global Head of Investor Relations, where he was responsible for managing the Group's relationships with institutional investors and analysts, communicating financial performance and strategy to the market, and supporting the Bank's engagement with shareholders.

He has 25 years of experience in financial services, including as a founding partner and Global Head of Research at Autonomous. Before that, he spent 10 years in equity research at Merrill Lynch, based in London and New York.



Tanuj Kapilashrami
Group Chief Operating Officer

Tanuj Kapilashrami is Group Chief Operating Officer, appointed in May 2026. She was appointed as a member of the Group Management Team in January 2019 and is based in the UK.

Tanuj has over two decades of experience in the global financial services sector.

Prior to Standard Chartered, she built her career at HSBC, in a range of country, regional and global leadership roles across multiple markets, including Hong Kong, Singapore, India, Dubai and London. She is often featured in leading global media including the *Economist*, *Financial Times*, *Bloomberg* and the BBC, as well as in publications such as the *Harvard Business Review*, on a range of topics including culture, leadership, inclusion, and skills.

Her first book *The Skills-Powered Organization – The Journey to the Next Generation Enterprise* was published by the MIT Press in 2024.

Speaker bios



Noelle Eder
Group Head, Technology & Operations

Noelle Eder is Group Head, Technology & Operations. Noelle's extensive career spans more than 30 years, across financial services, financial technology, healthcare, and hospitality.

She has deep experience in areas from modernising global technology to driving core innovation, as well as in data and analytics, cyber security, product management and software development.

Prior to joining the Bank, Noelle was the Executive Vice President and Global Chief Information Officer at The Cigna Group. Before that, her previous roles include Chief Information and Digital Officer at Hilton Worldwide Holdings, and Chief Card Customer Experience Officer for Capital One Financial Corporation.

She also held leadership roles at Intuit and Teknowledge. She was named one of the top 50 leaders in technology on the Forbes CIO Next List in 2023 and was listed in WomenTech network's 100 Executive Women in Tech to Watch for 2025.



Roberto Hoornweg
CEO, Corporate & Investment Banking

Roberto Hoornweg sits on the Group Management Team as CEO, Corporate & Investment Banking. He also has Management Team responsibility for the Group's activities in Europe, the Americas, the Middle East and Africa.

He joined Standard Chartered in 2017 as Global Head of Financial Markets, leading the teams who help some of the world's largest corporates and financial institutions with risk management, transaction services, financing and research in fixed income, currencies and commodities across more than 50 markets.

Prior to joining the Bank, Roberto led the Liquid Portfolio Strategies funds business at Brevan Howard Asset Management. He previously held senior roles at UBS Investment Bank, including leading global Securities Distribution and co-heading Fixed Income, Currencies and Commodities, and spent 17 years at Morgan Stanley in senior leadership roles across global markets.

Roberto's banking experience was honed during his 17-year career at Morgan Stanley, where he held various senior roles in fixed income derivatives, led the global Emerging Markets Fixed Income & FX business, and was latterly Head of Global Interest Rates, Credit and Currencies.

Speaker bios



Judy Hsu
CEO, Wealth & Retail Banking

Judy Hsu is CEO, Wealth & Retail Banking. She is a member of the Group Management Team and is based in Hong Kong. In addition, she has responsibility for our ASEAN, South Asia, Greater China & North Asia markets.

Previously, Judy was Regional CEO, ASEAN & South Asia, a position she held from 2018, and she was CEO, Singapore from 2015 to 2018. Judy joined the Bank in 2009 as Global Head of Wealth Management and led the strategic advancement of the division. Judy's banking career spans more than 30 years, including various leadership roles in Asia with global, regional and market responsibilities.

She has deep experience in retail banking, wealth management and in developing affluent client strategies, and is passionate about building diverse teams to drive resilience, adaptability and innovation.



Raymond Ang
Global Head, Private Bank and Affluent Clients, and Head, Wealth & Retail Banking, Greater China and North Asia

Raymond joined Standard Chartered in July 2021. His banking career spans over 30 years, having held various senior leadership positions in Asia with extensive regional and country responsibilities.

He has deep experience in Private and Affluent Banking, servicing clients across the wealth continuum.

Raymond joined from UBS AG where he was their Singapore Private Banking Location Head. During the nine years at UBS, he held a number of senior roles, including Head of North Asia, Japan and Indonesia, Head of Ultra High Net Worth Southeast Asia, and Head of Sales for Asia Pacific.

Before joining UBS, Raymond was with The Carlyle Group focused on leveraged buyout in North Asia. He also spent eight years in DBS Bank at the group level and was instrumental in building out their wealth, priority banking and unsecured lending businesses across Asia in the early 2000s. He began his career at Citibank NA in 1994 as a management associate in the consumer banking franchise.

Day 2 Presentation



Speaker bios



Ben Hung

President, International

Ben Hung is President, International. He sits on the Group's Management Team and is Chairman of the Bank's businesses in China, Hong Kong and Singapore.

Prior to his current role, Ben was CEO, Asia, preceded by CEO of Retail and Wealth Management globally. He is an economic advisor to the Future Economic Development of Guangdong Province, China. Based in Hong Kong, he chairs the Financial Services Development Council and serves on the Chief Executive's Council of Advisers and the Exchange Fund Advisory Committee. He has also co-chaired B20 Finance & Infrastructure and Trade & Investment taskforces.



Jean Lu

Chief Executive Officer and
Executive Vice Chairperson
Standard Chartered Bank (China)
Limited

Jean Lu is the Chief Executive Officer and Executive Vice Chairperson of Standard Chartered Bank (China) Limited. She is responsible for shaping and executing the Bank's strategic vision in China, overseeing business development, and managing the Bank's overall operations.

Since joining Standard Chartered in 2014, Jean has held pivotal roles, including Head of Corporate & Investment Banking (CIB) & Deputy CEO, China.

Under her leadership, the Bank has strengthened its position across strategic priorities including China's financial market opening, green and sustainable finance, RMB internationalisation, innovation and affluent banking. Both CIB and Wealth & Retail Banking businesses in China have become leading contributors to the Group's network income, reinforcing the Bank's strong position among international banks in China.

Prior to joining Standard Chartered, Jean held senior management roles at both major Chinese and international financial institutions, bringing an extensive experience in banking, client coverage and business leadership.

Jean is also a passionate advocate for diversity and inclusion. She actively mentors young talent, supports university entrepreneurship programs and champions the career development of women in the workplace.

Jean currently serves as a key council member of China Banking Association, the Shanghai Financial Association, the China Finance 40 Forum, and the Cross-Border Interbank Payment System (CIPS). In recognition of her contributions to the development of Shanghai as an international financial centre, Jean was honoured with the "2022 Shanghai Financial Leader" award.

Speaker bios



Mary Huen
CEO, Hong Kong and GCNA

Mary Huen is CEO, Hong Kong and Greater China & North Asia. Mary has over 30 years of experience in business management and banking services. She joined the Bank in 1991 and has held key senior management positions across balance sheet product management, wealth management and distribution.

Mary was the Regional Head of Retail Banking, Greater China & North Asia, before being appointed CEO for Hong Kong in March 2017, and took an expanded role as Cluster CEO for Hong Kong, Taiwan and Macau in January 2021.

Her external appointments include member or chair roles at a range of Hong Kong institutions and associations, including Rotating Chair or Vice Chair of the Hong Kong Association of Banks and Member of the Hong Kong Monetary Authority Banking Advisory Committee. Mary is also Hong Kong, China's representative to the Asia-Pacific Economic Cooperation Business Advisory Council (ABAC).



Geoff Kot
Global Head, Corporate &
Investment Banking Business
Platforms & Enterprise Co-Head of AI

Geoff Kot is Managing Director, Global Head of Corporate & Investment Banking Business Platforms & Enterprise Co-Head of AI, based in Singapore.

He is responsible for developing digital platforms for Corporate & Investment Banking, as well leading innovation initiatives in Digital Assets and AI across the Group.

Prior to joining Standard Chartered Bank in 2014, he worked at Barclays and Merrill Lynch.



René Michau
Global Head of Digital Assets, Standard
Chartered

René Michau is Global Head of Digital Assets, leading the Bank's innovation and delivery of secure digital asset solutions for institutional clients. Based in Singapore, René plays a key role in shaping the future of finance by integrating cryptocurrencies, tokenization, and stablecoins into the bank's ecosystem.

Since joining Standard Chartered in 2016, René has held several positions, including Head of Fintech Client Advisory, where he established the Fintech Banking business within Corporate & Investment Banking. His expertise in fintech, crypto and digital payments is backed by an extensive career at major banks, including HSBC, ANZ, and National Australia Bank, where he led groundbreaking projects such as the launch of a cloud-based merchant platform and the development of a carbon trading capability.

René is deeply embedded in the global fintech and crypto communities. He co-chairs the Global Digital Finance (GDF) Financial Institutions Crypto Working Group and the Institute of International Finance (IIF) Digital Assets Forum, driving industry-wide conversations on the future of digital assets. He is also an active member of the Digital Asset Markets sub-committee within the U.S. Commodity Futures Trading Commission's (CFTC) Global Markets Advisory Committee, influencing regulatory discussions at the highest level.



Speaker bios



Margaret Harwood-Jones

Global Head, Financing and Securities Services

Margaret is the Global Head, Financing and Securities Services (FSS) at Standard Chartered, with responsibility for providing strategic leadership and driving business performance for FSS globally.

Based in London, she is a member of the Corporate and Investment Banking (CIB) Management Team and is Chair and Board Member of Standard Chartered Bank Luxembourg, and a member of Standard Chartered Bank AG's Supervisory Board. Margaret has three decades of experience within the securities services industry. Previously in senior manager positions at BNP Paribas, and before that at HSBC, Margaret has undertaken roles in global sales management, relationship and service management, marketing, product management, plus the strategic development and business unit leadership for asset servicing and corporate trustee activities.

Margaret is highly active in supporting future state Digital Assets businesses. She is a Director of Zodia Custody, the leading institution-first digital asset custodian, a majority owned entity of Standard Chartered. In addition, she is a Director of Libeara Pte. Limited and Libeara (Singapore) Pte. Limited, Standard Chartered Ventures' incubated Tokenisation Platform.

Outside of Standard Chartered, Margaret is a strong industry advocate and is Chair and Board Member of the International Securities Services Association (ISSA). Margaret is a Chartered Individual of the Securities and Investment Institute and an Associate of the Institute of Bankers. She holds a General Management Programme certificate granted by the European Centre for Continuing Education, INSEAD, France.

Recognised as an industry leader, Margaret has received multiple accolades, being awarded the Lifetime Achievement Award by Global Custodian in 2018, Custodian Banker of the Year by The Asset in 2017, and Industry Person of the Year Award by Global Custodian in 2025. She has also been inducted in the Global Custodian Hall of Fame for her role in shaping the securities services industry of today.