



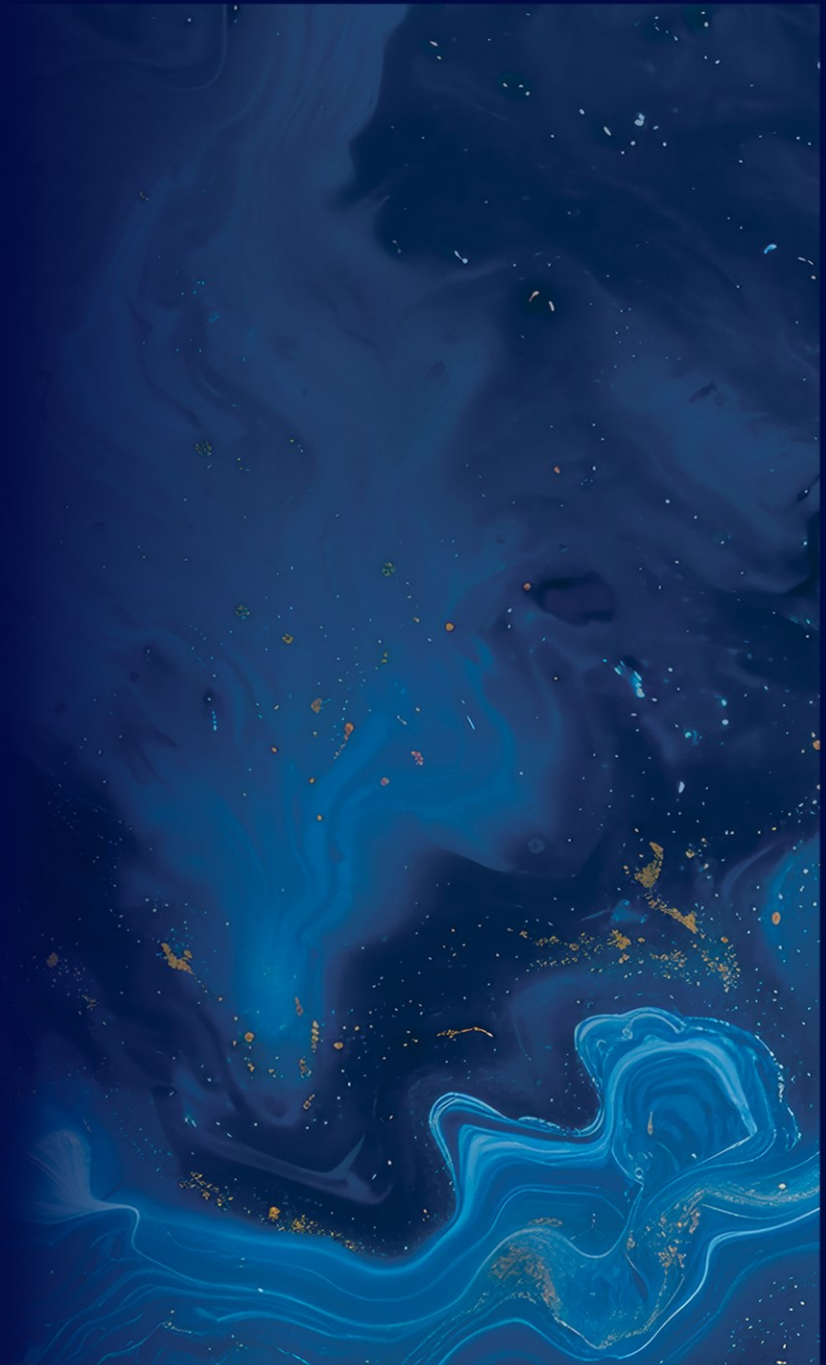
# Investor Event

**Structural trends driving our next phase of growth**

Bill Winters

Group Chief Executive

19 May 2026



# What you will hear today



Our 'super-connector' combination of network and products is hard to replicate, and valued by clients



Our strategy is aligned with long-term structural growth drivers



We have clear and measurable plans to boost productivity



We will deliver exceptional growth and sustainably higher returns, with clear milestones to 2028 and beyond

**Disciplined Execution**

**Durable Returns**

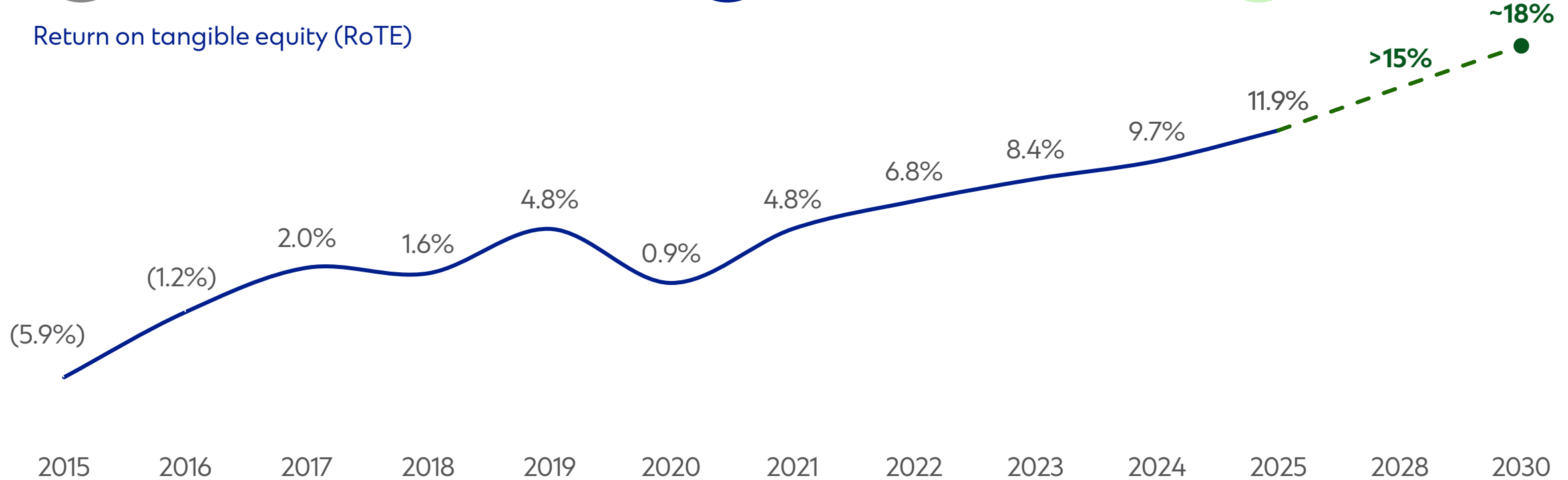
**Compounding Growth**



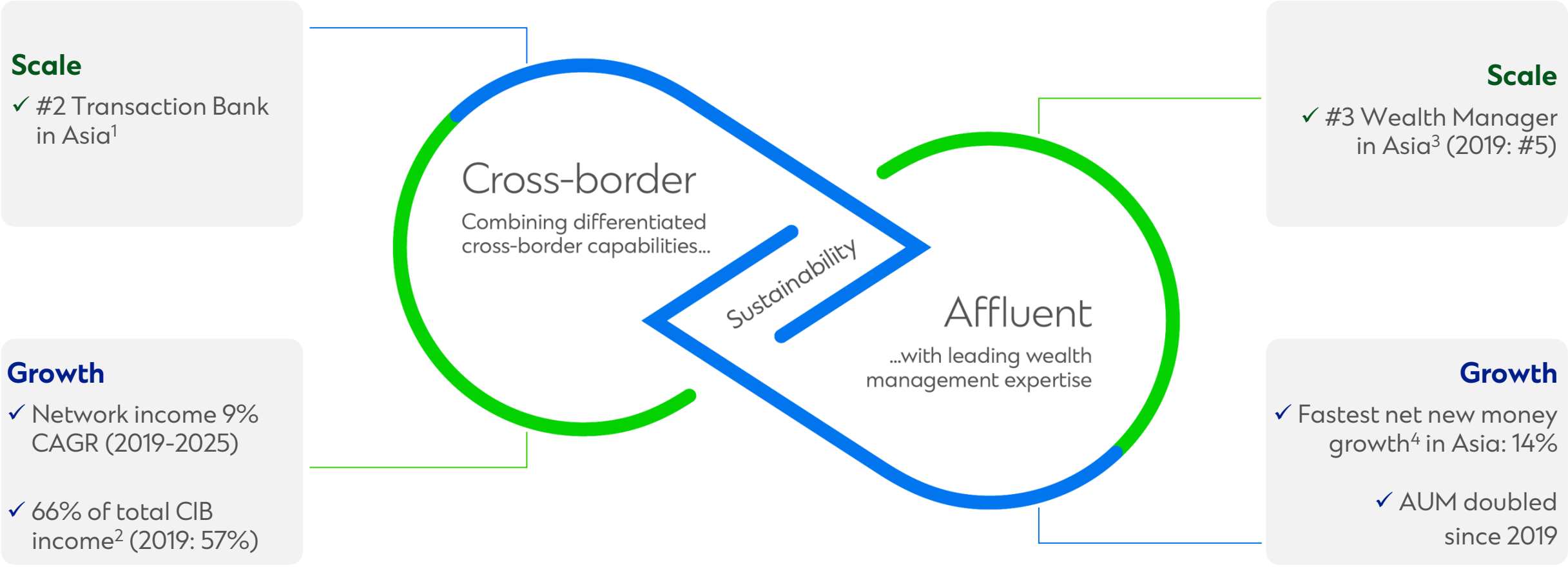
# We are primed for the next phase of growth



Return on tangible equity (RoTE)



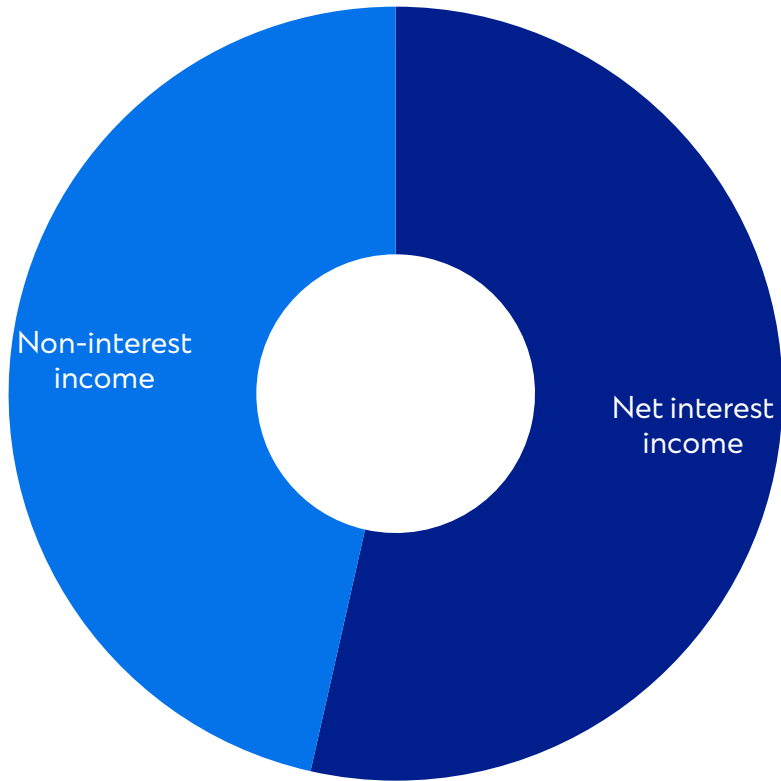
# We offer a distinctive, growth-oriented client proposition



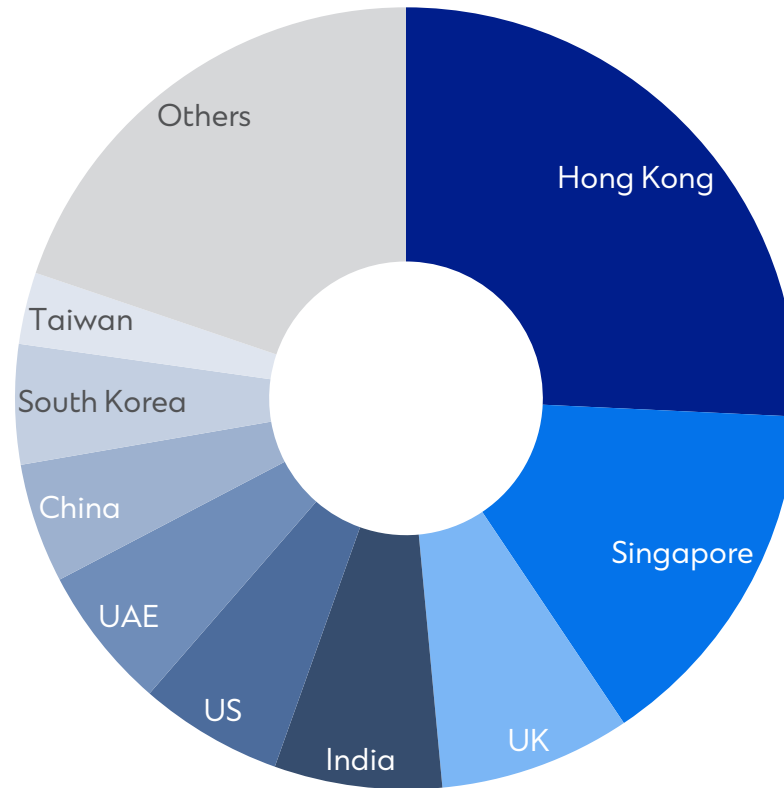
# Our combination of product and network capabilities is unique

Our strategy is hard to replicate and converts cross-border complexity into client value and sustainably higher returns

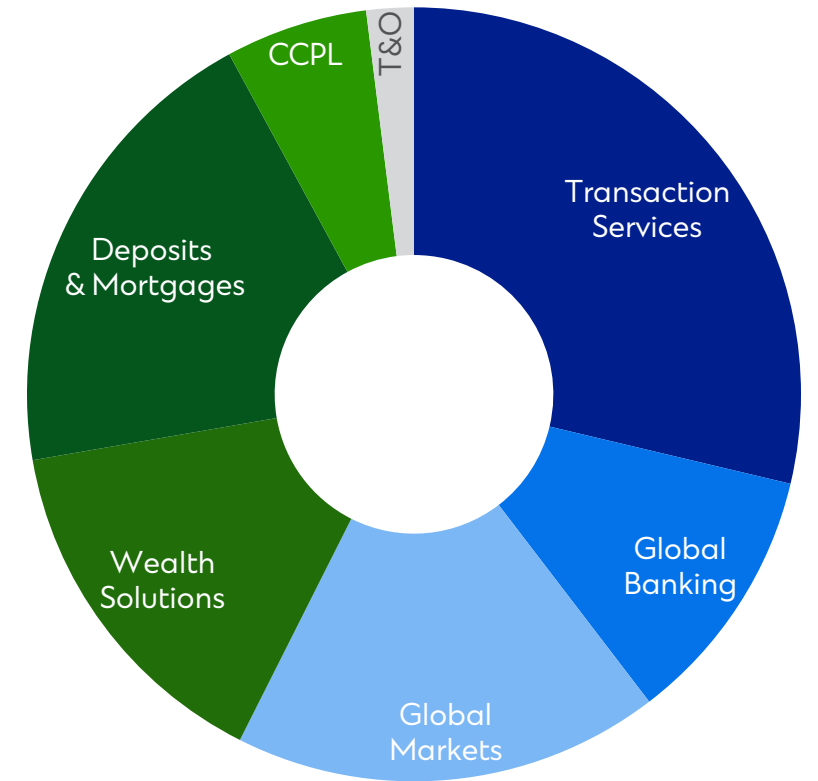
Income by type



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.

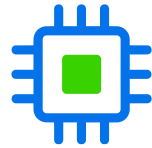
# We are investing to capture the changing needs of our clients

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

Non-replicable network across dynamic corridors



Digital transformation and evolving client expectations

Market-leading capabilities in digital finance



The changing role of banks in serving the real economy

Able to originate, structure and distribute scarce assets



Rising wealth participation reshaping capital markets

Deep local expertise with access to global markets



The transition economy and sustainable finance

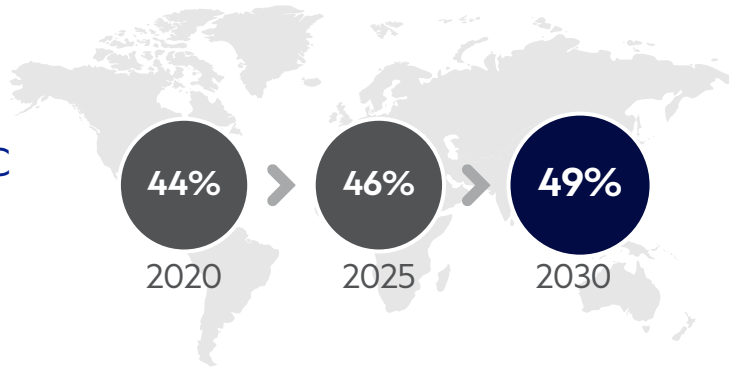
Local insight with cross-border structuring expertise

# The emergence of a multi-polar and multi-aligned world

## The trend ...

- Geopolitical alignment is less stable, increasing cross-border complexity
- Manufacturing/supply ecosystem shifts drive investment into our markets
- New opportunities but also complexity for clients operating internationally

Increasing APAC share of global GDP<sup>1</sup>



Reconfiguration of trade flows<sup>2</sup>

### 2025 vs 2024

US-China	▼ 30%
US-ASEAN	▲ 22%
US-India	▲ 16%
China-ASEAN	▲ 8%
China-Africa	▲ 18%

## ... and our competitive advantages

- Decades of investment have built hard-to-replicate capabilities
- Local insight reduces friction and execution risk across dynamic borders
- Expertise across complex trade corridors, e.g. leading Renminbi franchise

54 global locations, connected with deep cross-border capabilities

**#2** Transaction Bank in Asia<sup>3</sup>

**#2** Global Documentary Trade<sup>3</sup>

**#1** Syndicated loans arranger in our footprint markets<sup>4</sup>

**#1** RMB bank in 20 markets<sup>5</sup>

**#1** Foreign bank trading China Gov't bonds by volume<sup>6</sup>

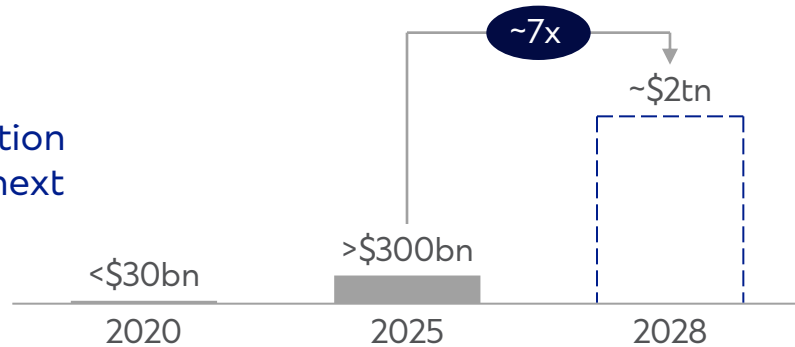
**4** International wealth hubs<sup>7</sup>

# Digital transformation and evolving client expectations

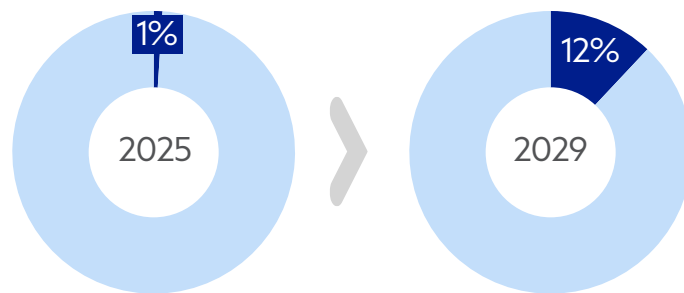
## The trend ...

- Money is becoming digital, programmable and seamlessly connected
- Digital-first models are resetting client expectations
- Innovation is changing delivery methods, not the need for trusted banks

Stablecoin circulation to grow 7x in the next 3 years<sup>1</sup>



Agentic commerce will account for a growing proportion of e-commerce<sup>2</sup>



## ... and our competitive advantages

- Acknowledged leader in digital assets (DA), with comprehensive capabilities
- Institutional-grade solutions: trading, custody, payments and lending
- Leading digital banks in Hong Kong and Singapore

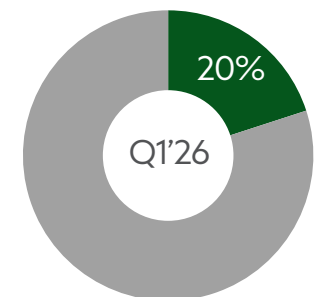
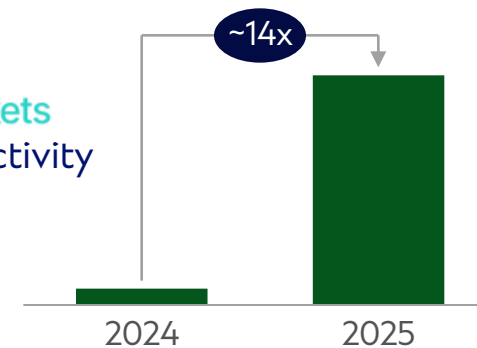
Early-mover among G-SIBs in DA capabilities, including:

- 1st G-SIB to launch DA spot trading and custody (including BTC, ETH)
- License to issue HKD stablecoin (issuing on public blockchain)
- Cross-border payments via central bank platforms (e-CNY, mBridge)

Stablecoin transaction volumes

Share of USDC mint

 Zodia Markets  
stablecoin activity



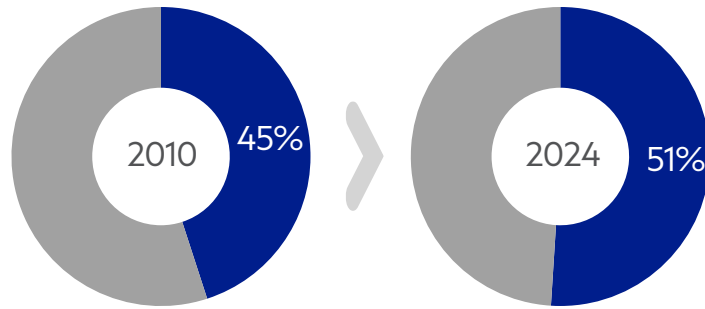
# The changing role of banks in serving the real economy



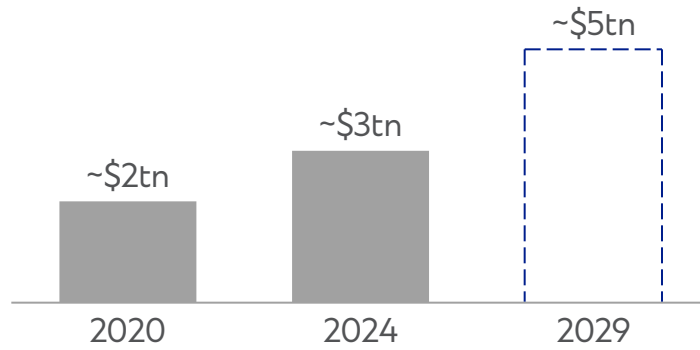
## The trend ...

- Banks shifting from balance-sheet accumulation to distribution
- Capital rules have made some activities more capital-intensive
- Non-banks play a growing role in credit, pricing and liquidity

Increasing NBFI share of global financial assets<sup>1</sup>



Private credit continues to grow<sup>2</sup>



## ... and our competitive advantages

- Ability to originate assets in markets others cannot easily access
- Ability to structure and distribute risk at scale
- Corporate / institutional / wealth platform links borrowers to investors

## Top 3

Asia-Pacific ex-Japan  
EM FICC<sup>3</sup>

Bridging access to  
Emerging Markets

## #1

Syndicated Loans  
arranger in our  
footprint<sup>4</sup>

# Rising wealth participation is reshaping capital markets

## The trend ...

- Wealth in Asia is growing rapidly, and clients are diversifying cross-border
- Capital markets participation growing in our footprint with policy support
- Technology is broadening market participation for the young

Globally

**>\$80tn**

inter-generational wealth transfer by 2048<sup>1</sup>

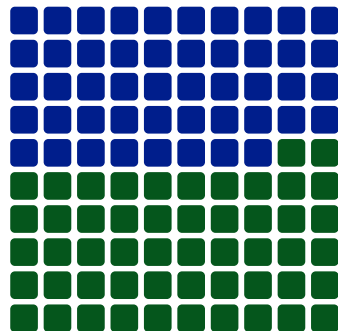
Government pension funds

**+9%**

assets under management growth<sup>2</sup>

APAC will account for almost half of all new HNWI's created between 2025 and 2028<sup>3</sup>

~48%  
Asia



~52%  
Rest of World

## ... and our competitive advantages

- Fully scaled and differentiated affluent franchise across growth markets
- Deep local expertise combined with access to global capital markets
- Open architecture and technology offering best-of-breed wealth products

Global Chinese  
(example of advantaged growth engine)

**2.2%**

in 2023



**2.6%**

in 2025

SC estimated market share of Global Chinese AUM<sup>4</sup>

Market leader in bringing hard-to-access, exclusive products to our clients

**\$2.5bn VCC AUM<sup>5</sup>**

(Launched in June 2024)

Across 7 products, 8 markets from SC Funds VCC (Variable Capital Company)

# The transition economy and sustainable finance

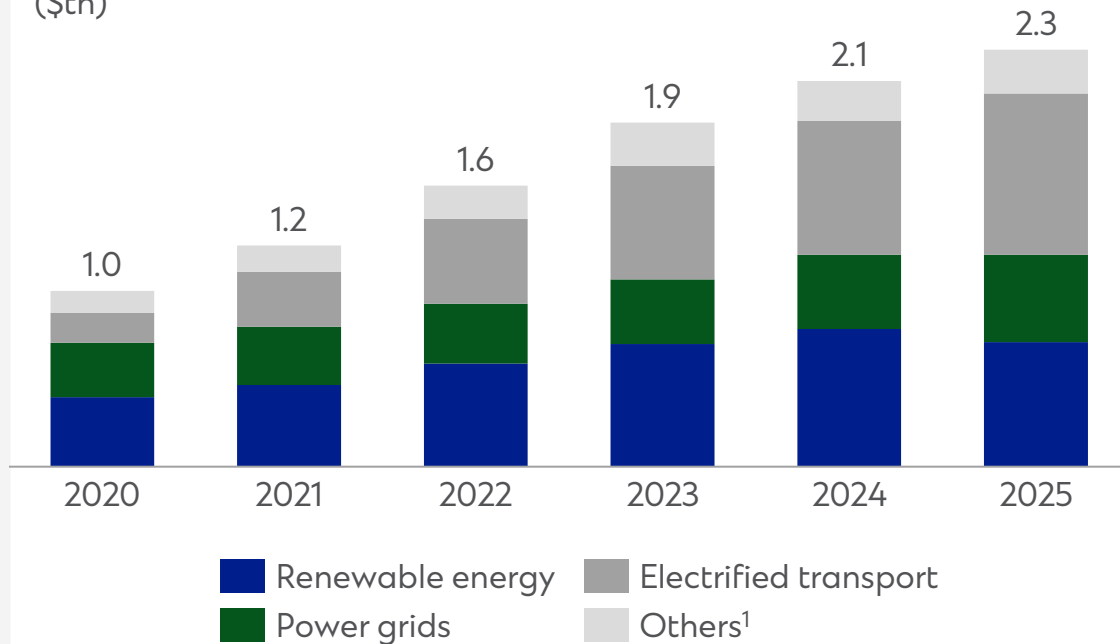


## The trend ...

- The shift to a lower-carbon economy is reshaping capital allocation
- Emerging markets driving growth in population, energy and infrastructure
- Shifting from “green only” to credible, affordable transition pathways

### Energy transition investments reached an all-time high in 2025

(\$tn)

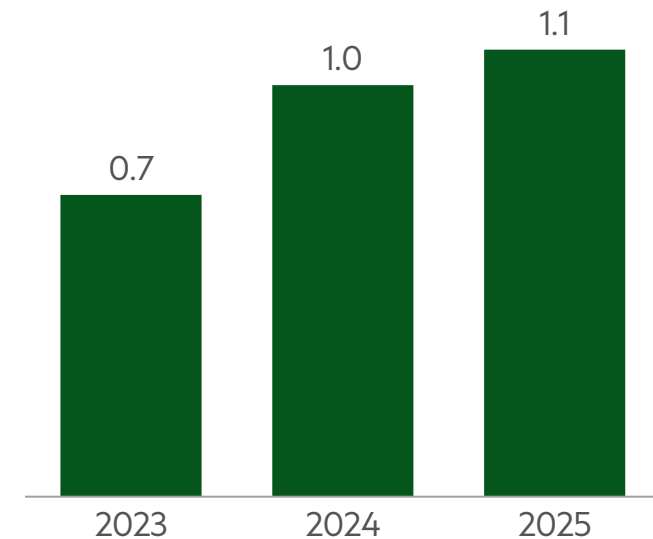


## ... and our competitive advantages

- Leading sustainable finance franchise across our footprint
- Local insight with cross-border connectivity and structuring expertise
- Presence where the transition is most complex and capital-constrained

### Achieved \$1bn Sustainable Finance income target

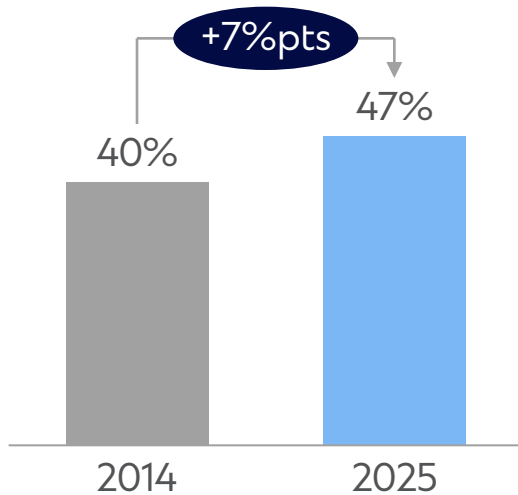
Sustainable Finance income (\$bn)



# Deliberate choices have structurally improved our business mix...

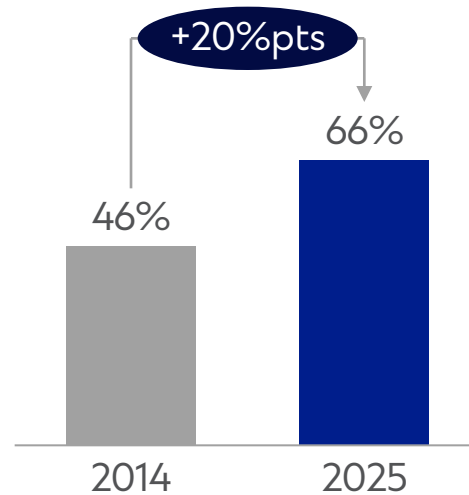
Business model shifts improve the quality and resilience of our income growth ambitions for 2028 and beyond

### Non-interest income % of Group



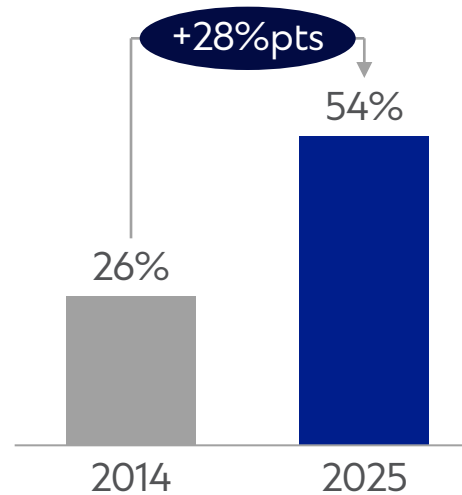
We are targeting >50% of Group income to be non-interest income in 2028, improving quality and resilience

### Network income % of CIB



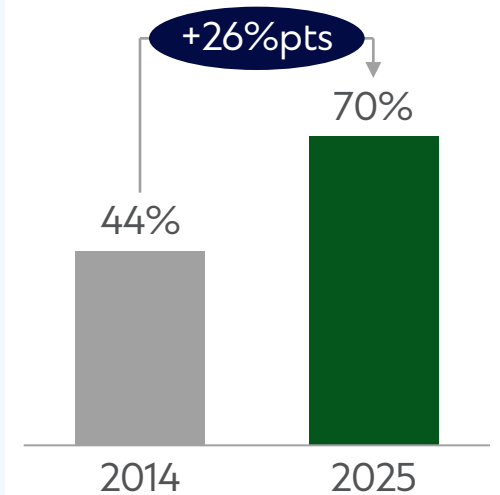
Our Network is differentiated and diversified, creating competitive advantages hard to replicate

### Financial Institutions % of CIB



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

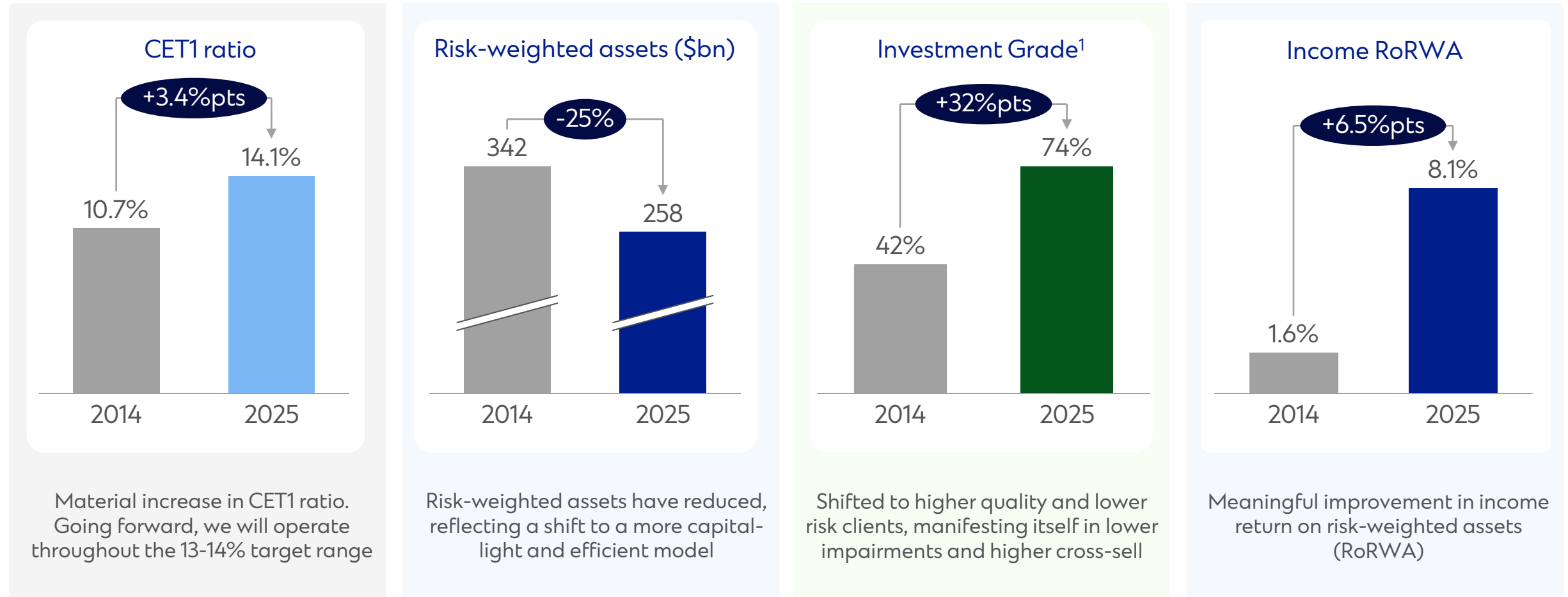
### Affluent income % of WRB<sup>1</sup>



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

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

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

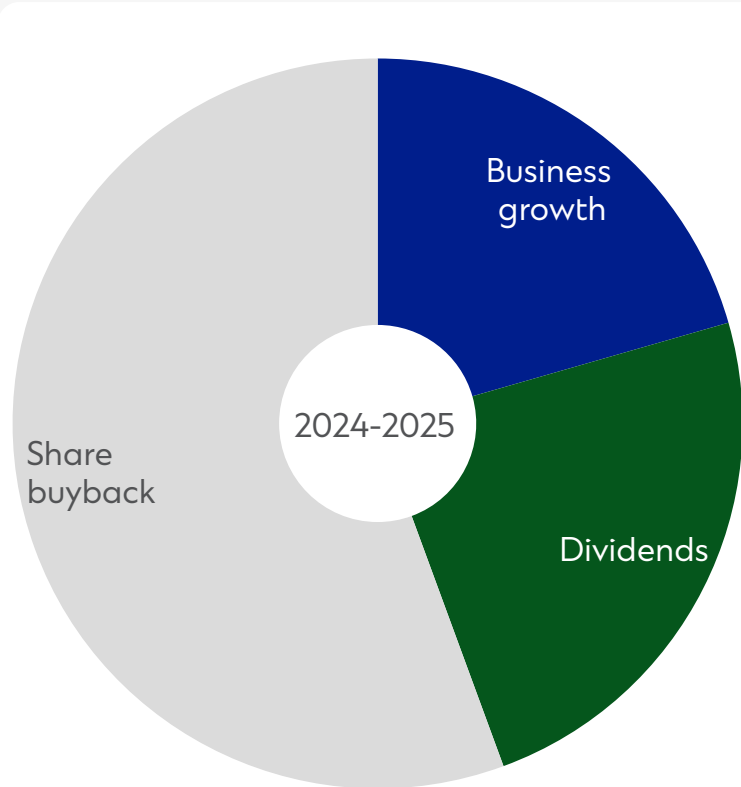


1. As a percentage of Corporate exposures



# Our uses of capital will be balanced between growth and returns

## Recent capital allocation



**Disciplined Execution**

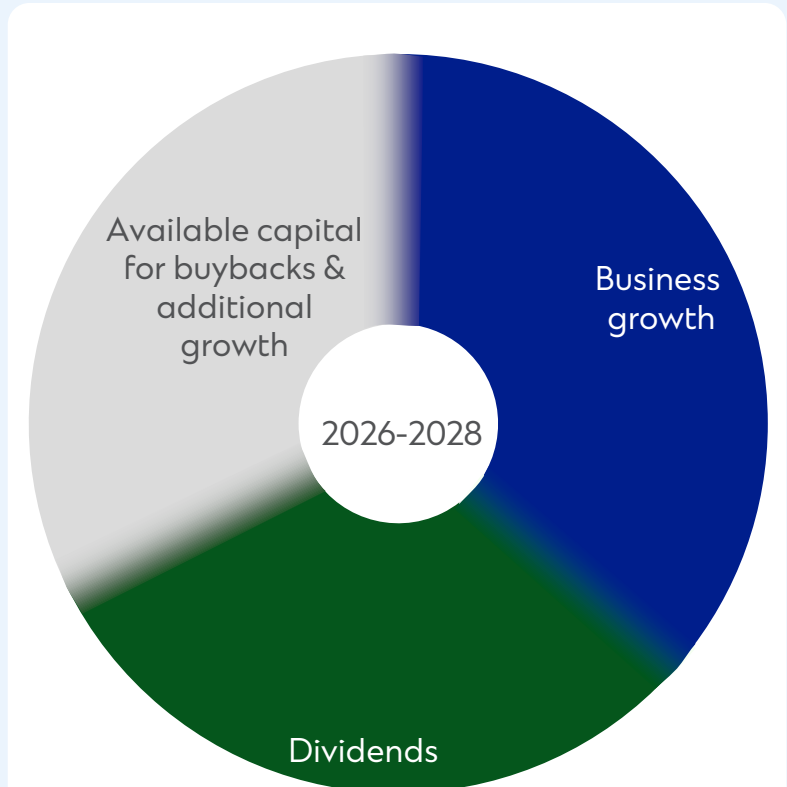


**Durable Returns**



**Compounding Growth**

## Target capital allocation

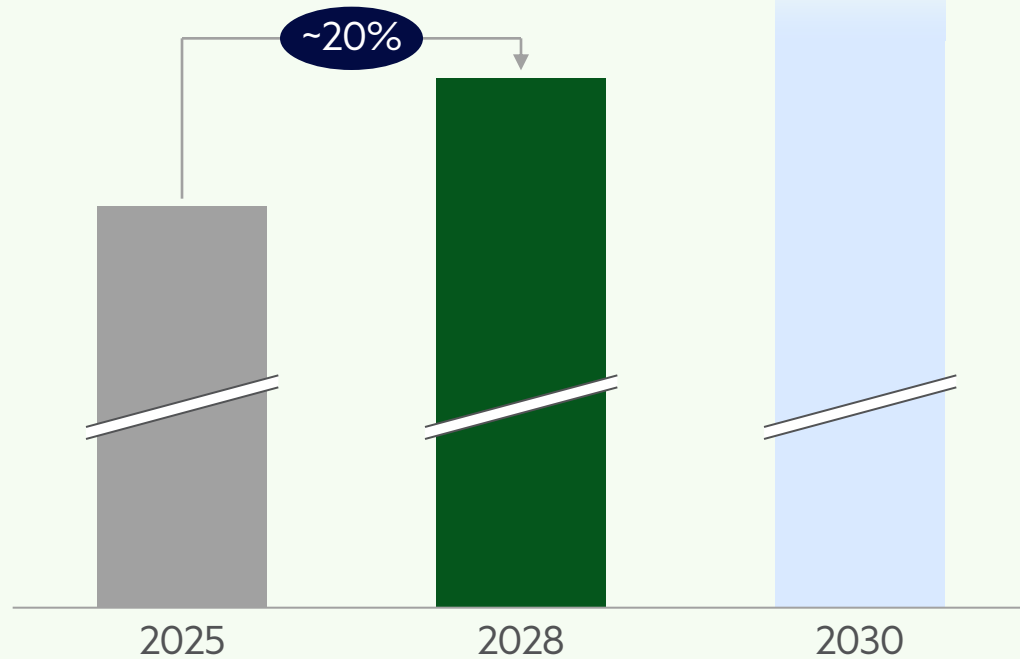


# Continuous improvement drives productivity

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

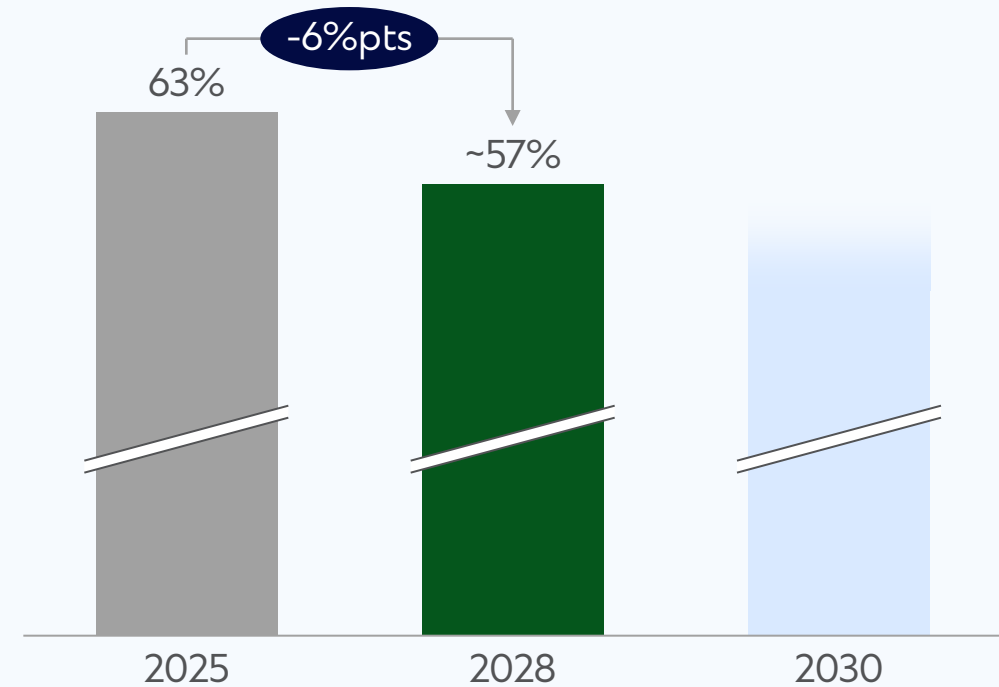
## Income per employee<sup>1</sup>

Increased productivity



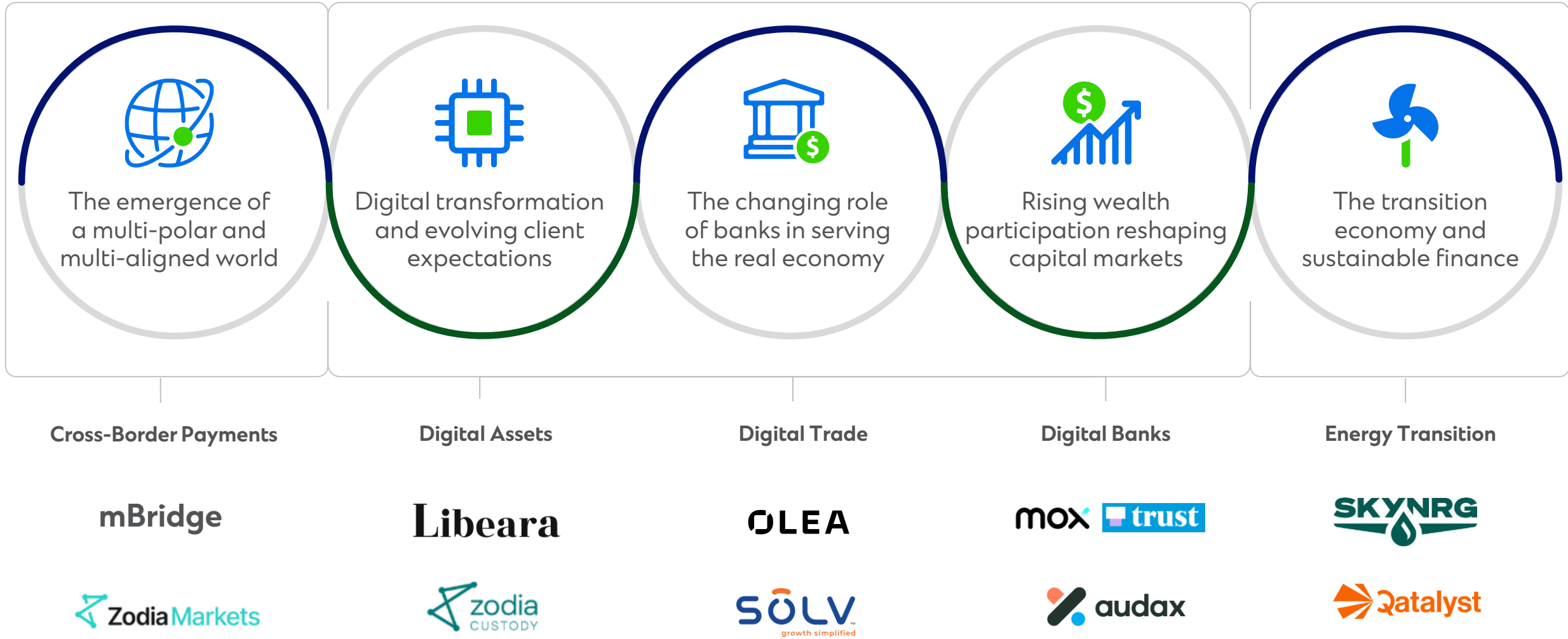
## Cost-to-income ratio<sup>2</sup>

Deliver step-change



# Our transformation is powered by agility and innovation

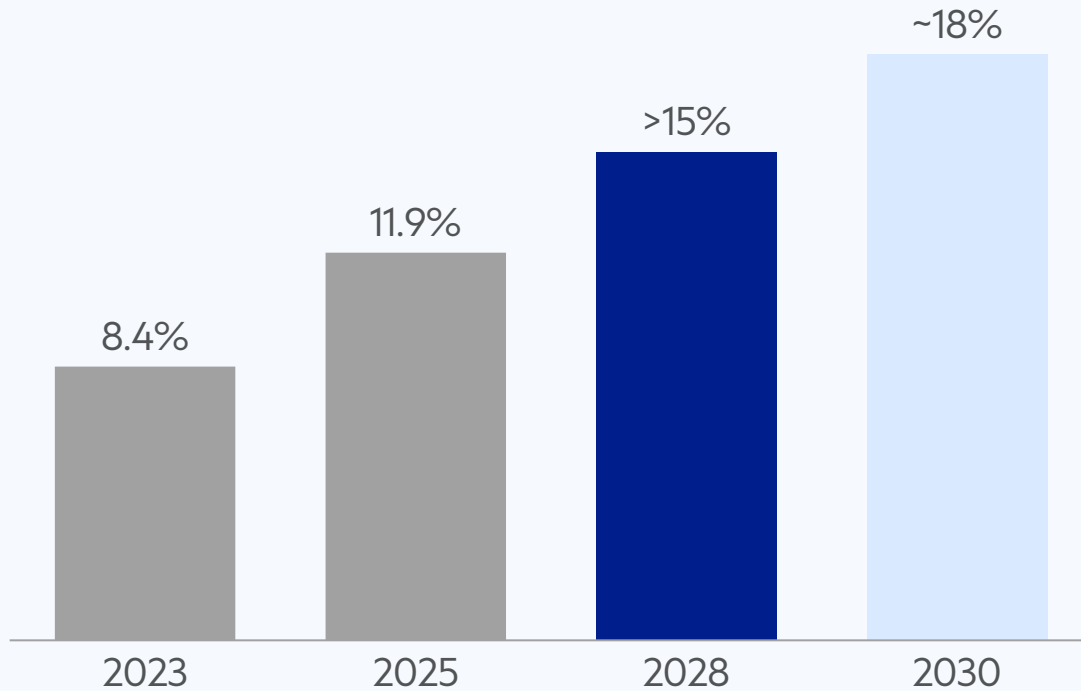
We innovate ahead of structural trends where our franchise has an advantage



# We are confident, ambitious and committed

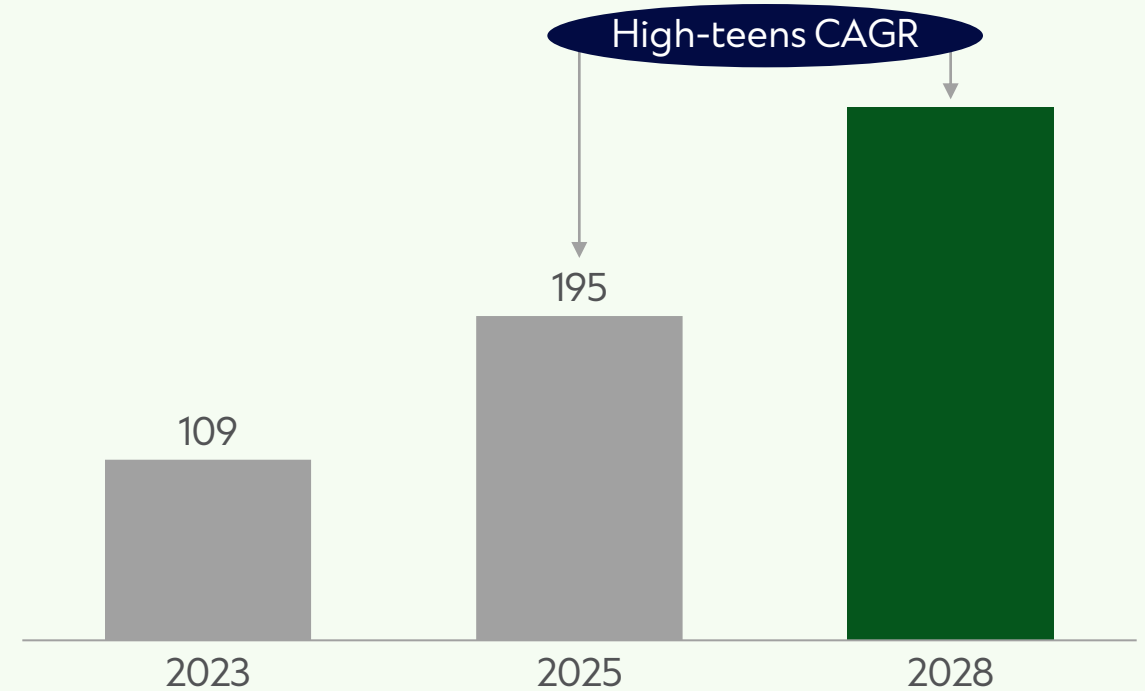
Our strategy leverages structural growth drivers to compound competitive advantages over time

## >15% RoTE in 2028 and ~18% from 2030



## High-teens EPS growth

EPS (cents)



# Appendices



# 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

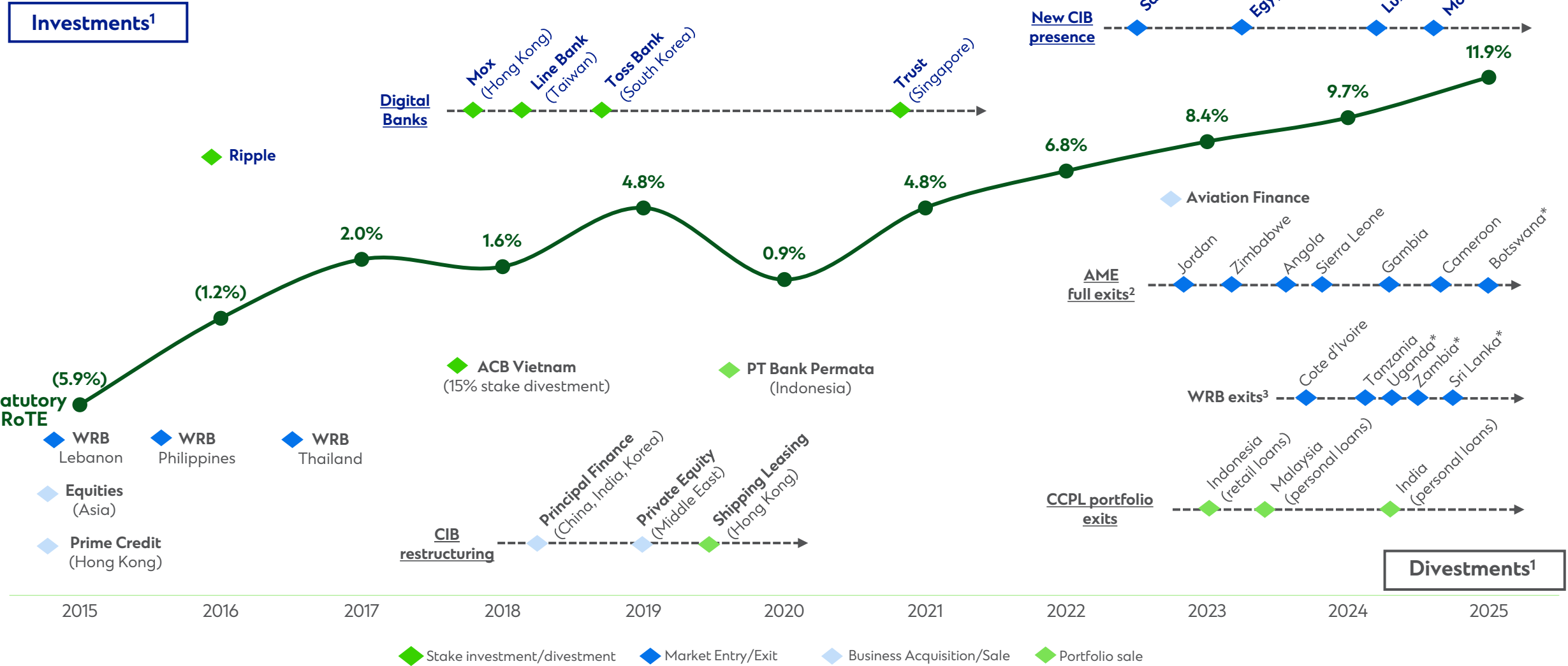
### Asia

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



# Active management of 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. Botswana announced 13 Jan 2026 but not yet signed | 3. This includes announcements made at 3Q'24 results, and in Nov'24 Standard Chartered explores the sale of a small number of businesses to boost investment in its affluent franchise  
 \* Signed but not yet completed

# 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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