



Investor Event

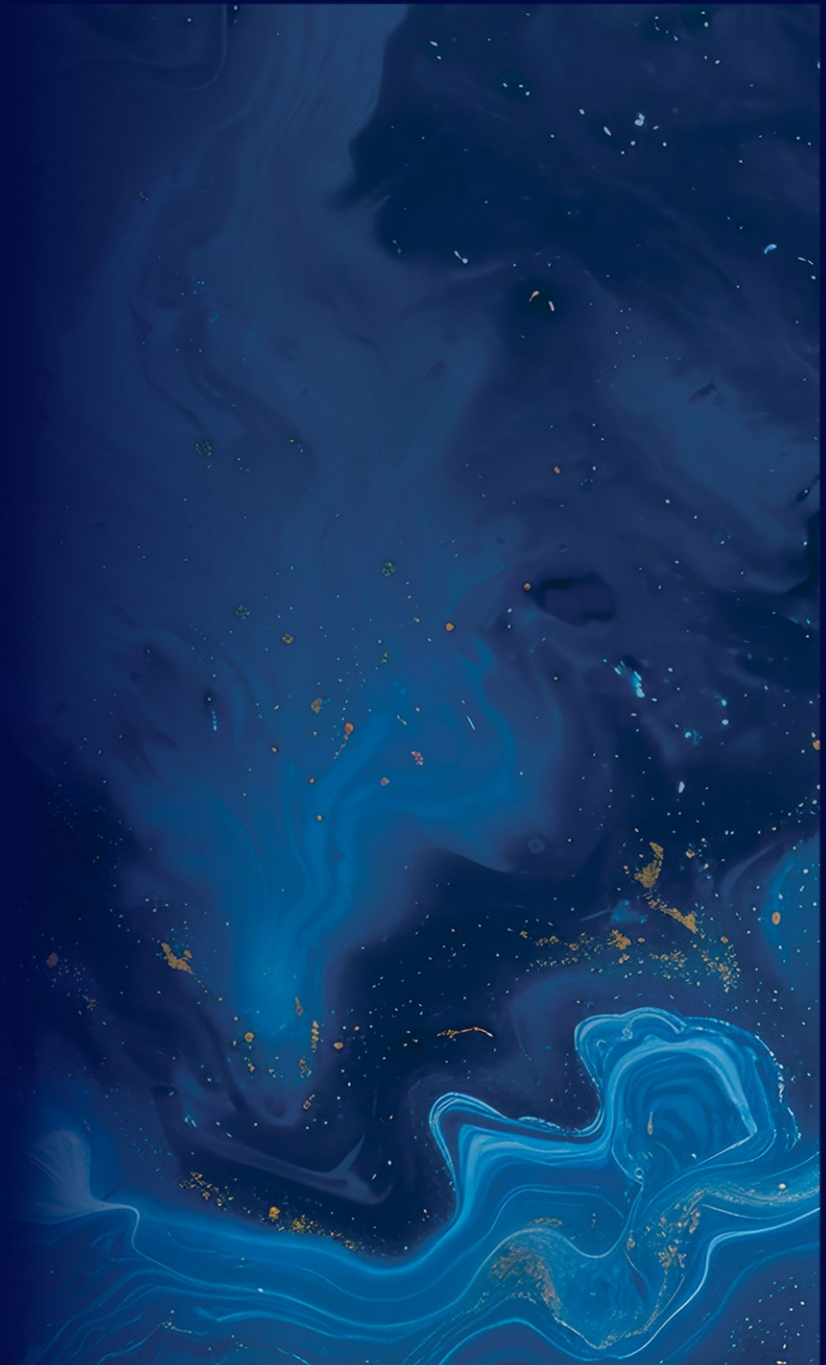
China and rest of the world

The big hourglass opportunity

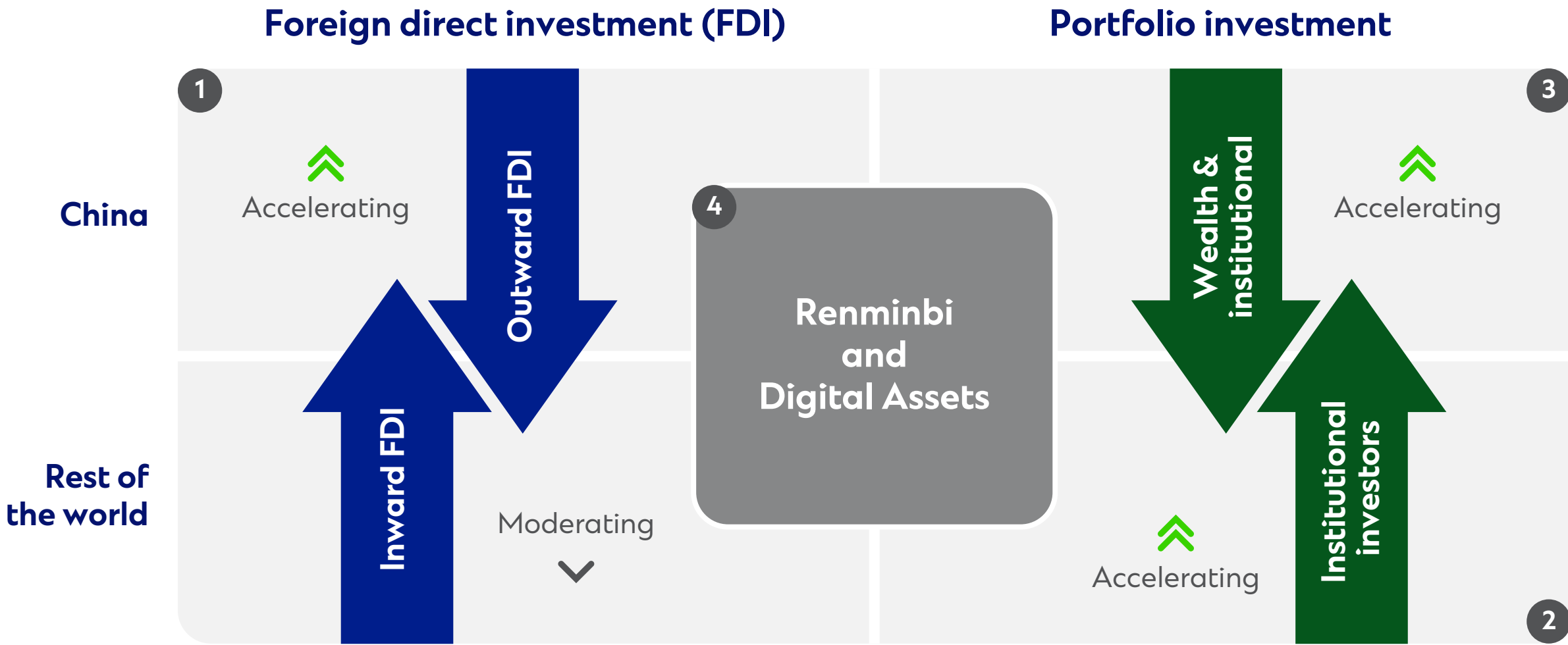
Ben Hung

President, International

21 May 2026



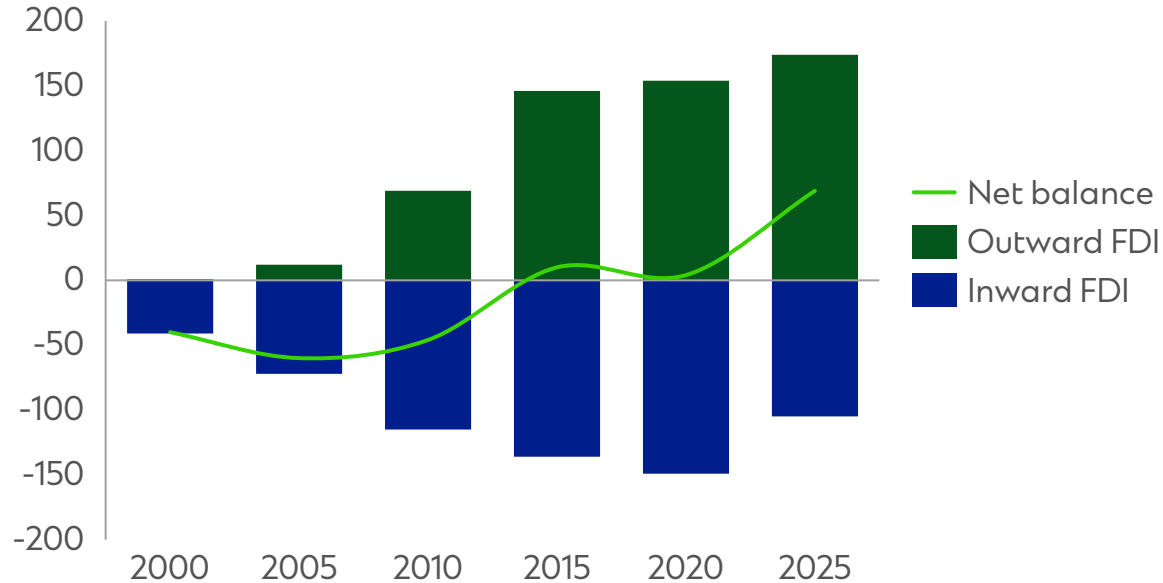
The super-connector: Bridging China and rest of the world



Fundamental rebalancing in capital flows between China and RoW

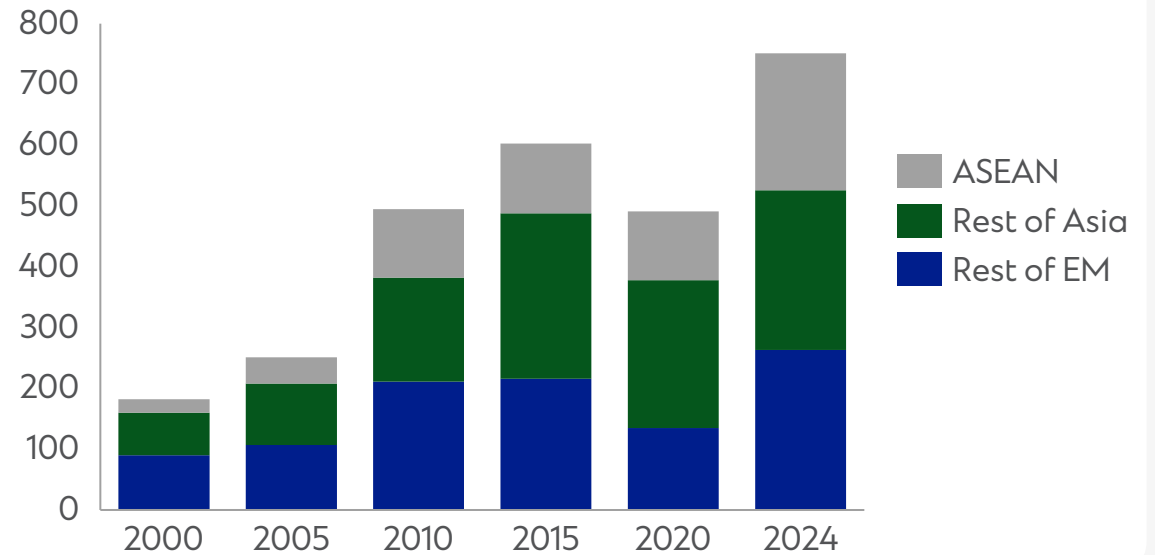
China has become one of the world's largest outward FDI markets

China FDI flows¹ (\$bn)



Increasing flows into emerging markets

Emerging markets FDI inflows² (\$bn)



Our progress

China corridor income (2022-2025 CAGR)

+25%

ASEAN

+27%

MENAP

+28%

Africa

~2x

of China corridor bankers (2022-2025)

>20

markets

+17%

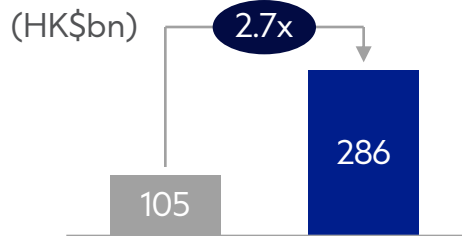
China Corporates' CASA balance into HK (2022-2025 CAGR)



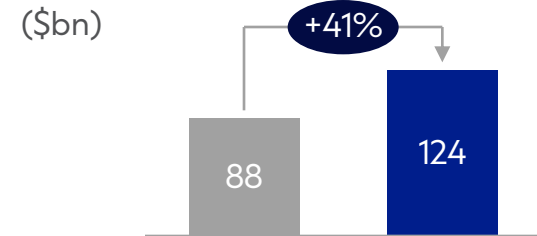
Fundamental rebalancing in capital flows between China and RoW

HK capital markets firing on all cylinders

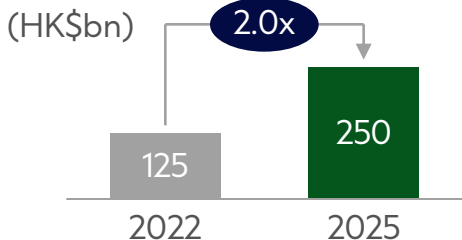
IPO funds raised in HK¹



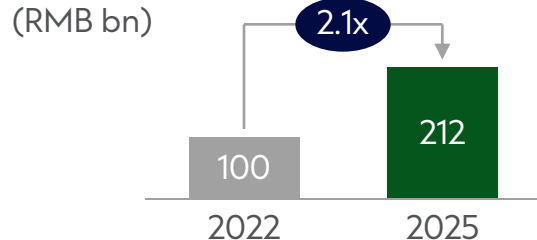
China offshore bond issuance²



HK stock market ADT¹



Northbound trading ADT¹



Global investors re-engage with China via HK mega IPOs

Top 5 largest HK IPOs in 2025¹ (HK\$bn)

Company	IPO funds raised	Foreign cornerstone investors
CATL	41.0	KIA UBS AM Mirae Investors
Zijin Gold International	28.7	GIC BlackRock FIL Investment
SANY Heavy Industry	15.4	Temasek LMR BlackRock
Seres Group	14.3	Schroders Jain Global
Jiangsu Hengrui Pharmaceuticals	11.4	GIC Invesco Advisors Oaktree

Our progress

+20%

HK FI inbound income
(2022-2025 CAGR)

+26%

China access products³
(2023-2025)

>3x

IPO receiving bank mandates
(2025 YoY)

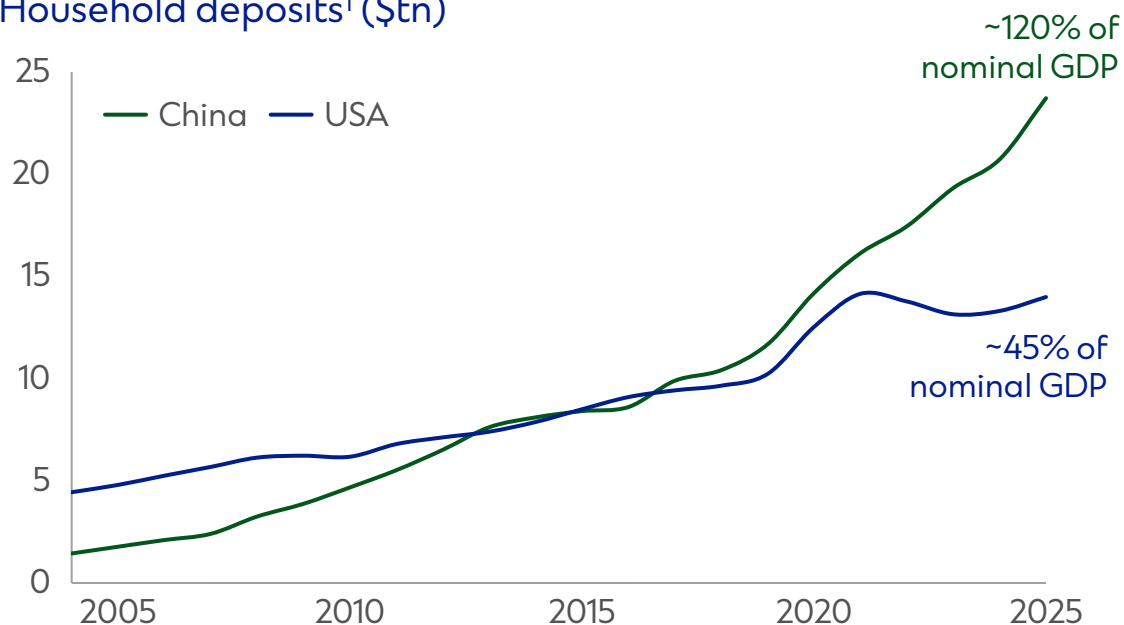


1. Average daily turnover; HKEX | 2. Bloomberg | 3. Global Markets products which provide offshore clients with synthetic exposures to China onshore assets such as China Government Bonds, credit bonds etc.; we started tracking China access products under the current scope in 2023

China has the world's largest savings pool yet to be financialised

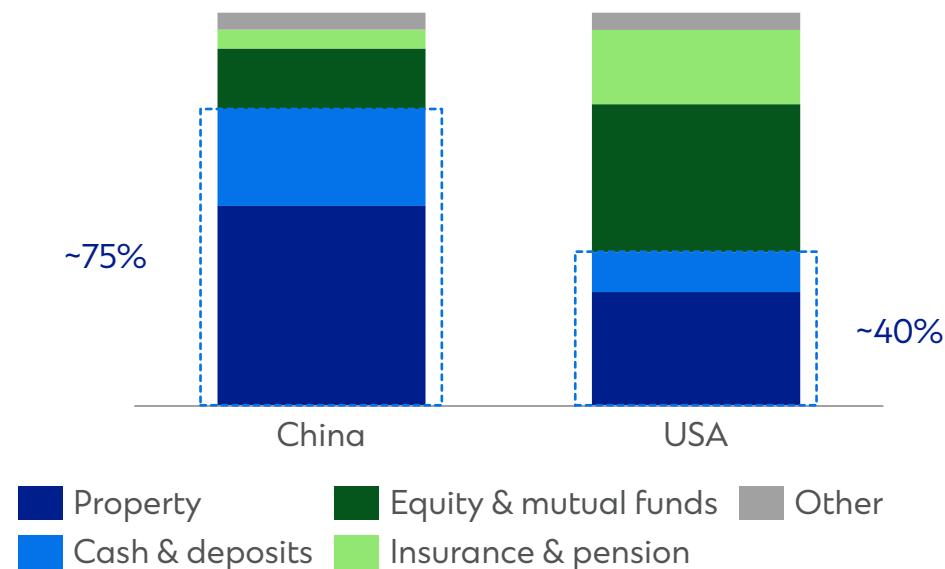
China has the world's largest savings pool...

Household deposits¹ (\$tn)



...yet to be financialised and internationally diversified

Household assets allocation²



Our progress

Wealth Solutions income (2022-2025 CAGR)

+25% China
+23% HK
+25% SG

~2x

of International Banking RM in HK and SG (2022-2025)

~2x

Global Chinese AUM³ since post-COVID reopening

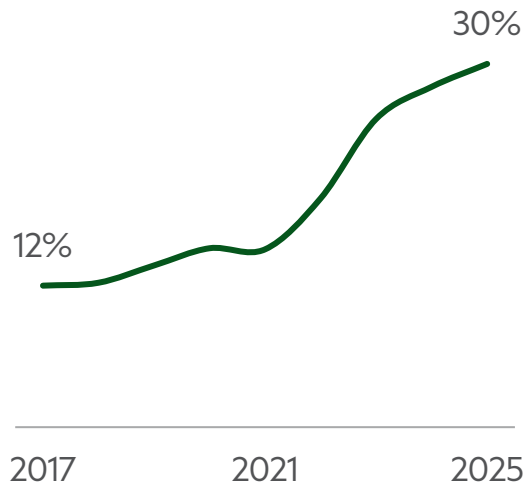


1. PBoC, Federal Reserve, Capital IQ Pro | 2. Federal Reserve, CEIC, NIFD; China as of 2022, US as of 2025 | 3. 2023-2025 CAGR, since we started tracking Global Chinese data in 2023

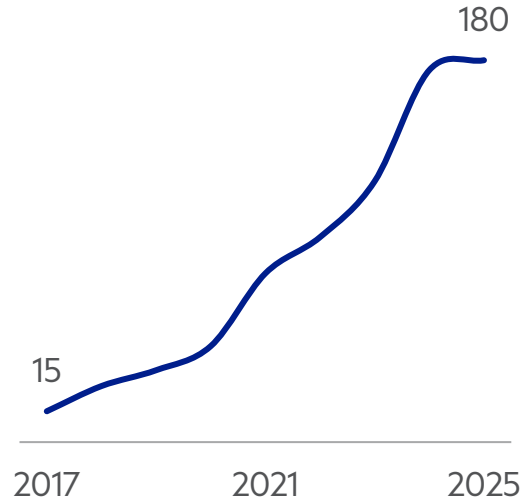
Optionality in a more fragmented dollar-based world

Clients are increasingly searching for another option to US dollar

% of China goods trades settled in RMB¹

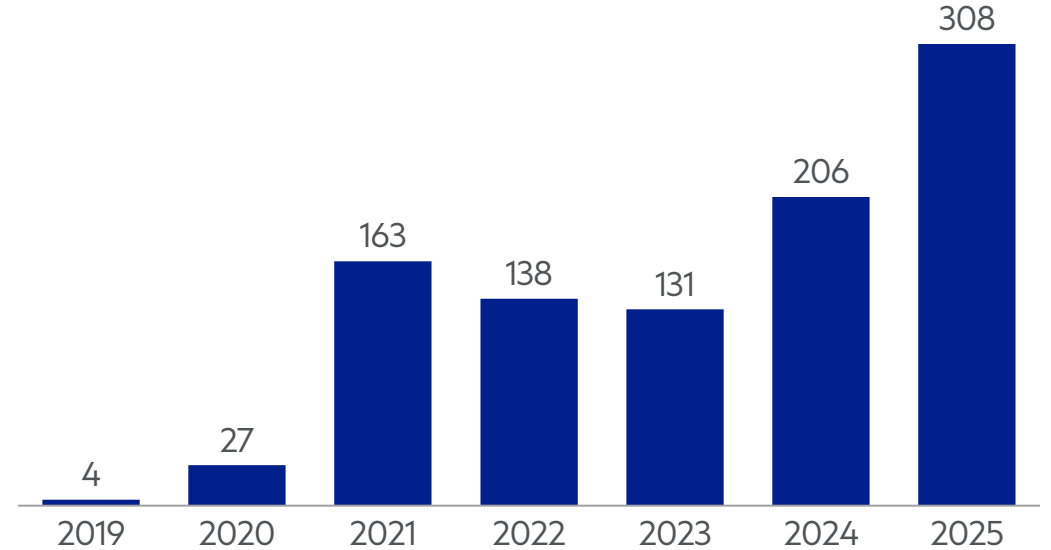


RMB turnover through CIPS¹ (RMB tn)



Digital assets providing alternative rail to traditional payments

Market cap of stablecoins² (\$bn)



Our progress

~2x

CNH FX income in past five years

~2x

CIPS transaction volume since launch³

35

markets with RMB services

Market leader

in digital assets

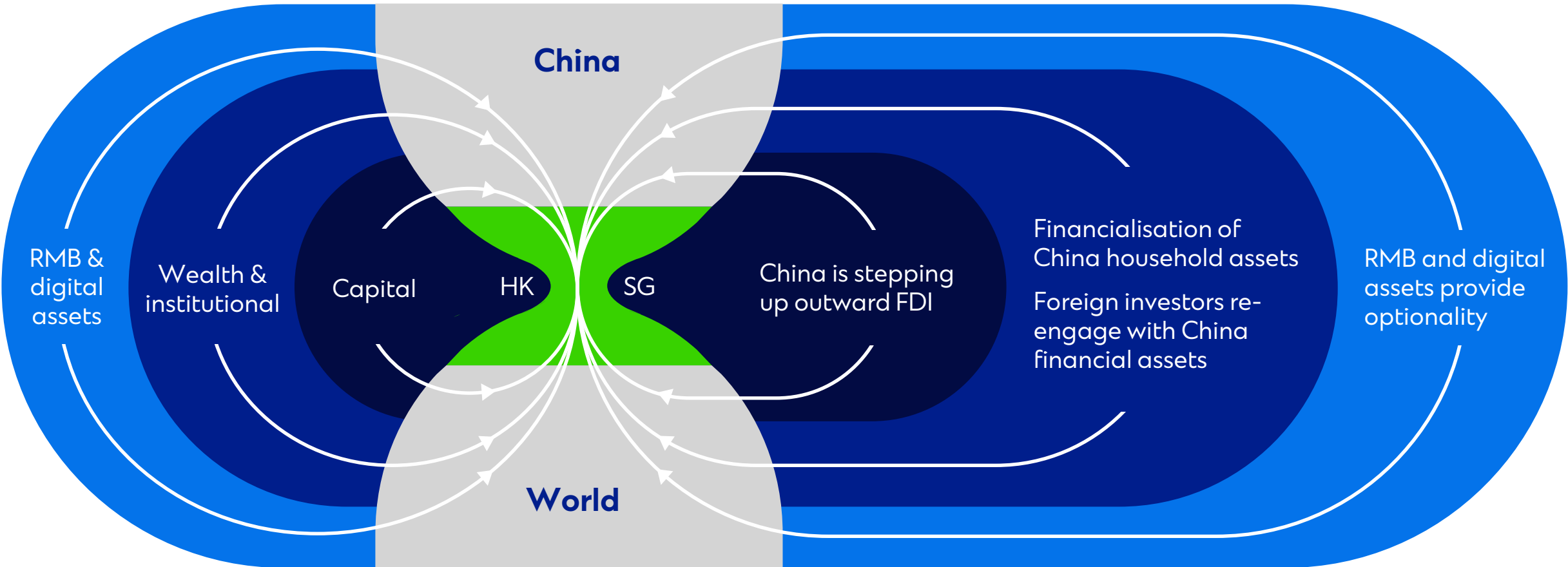
HKD stablecoin

first coin minted in May 2026



1. SC Research | 2. DefiLlama | 3. CIPS launched in Dec 2023

The big hourglass opportunity



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.

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