



Investor Event

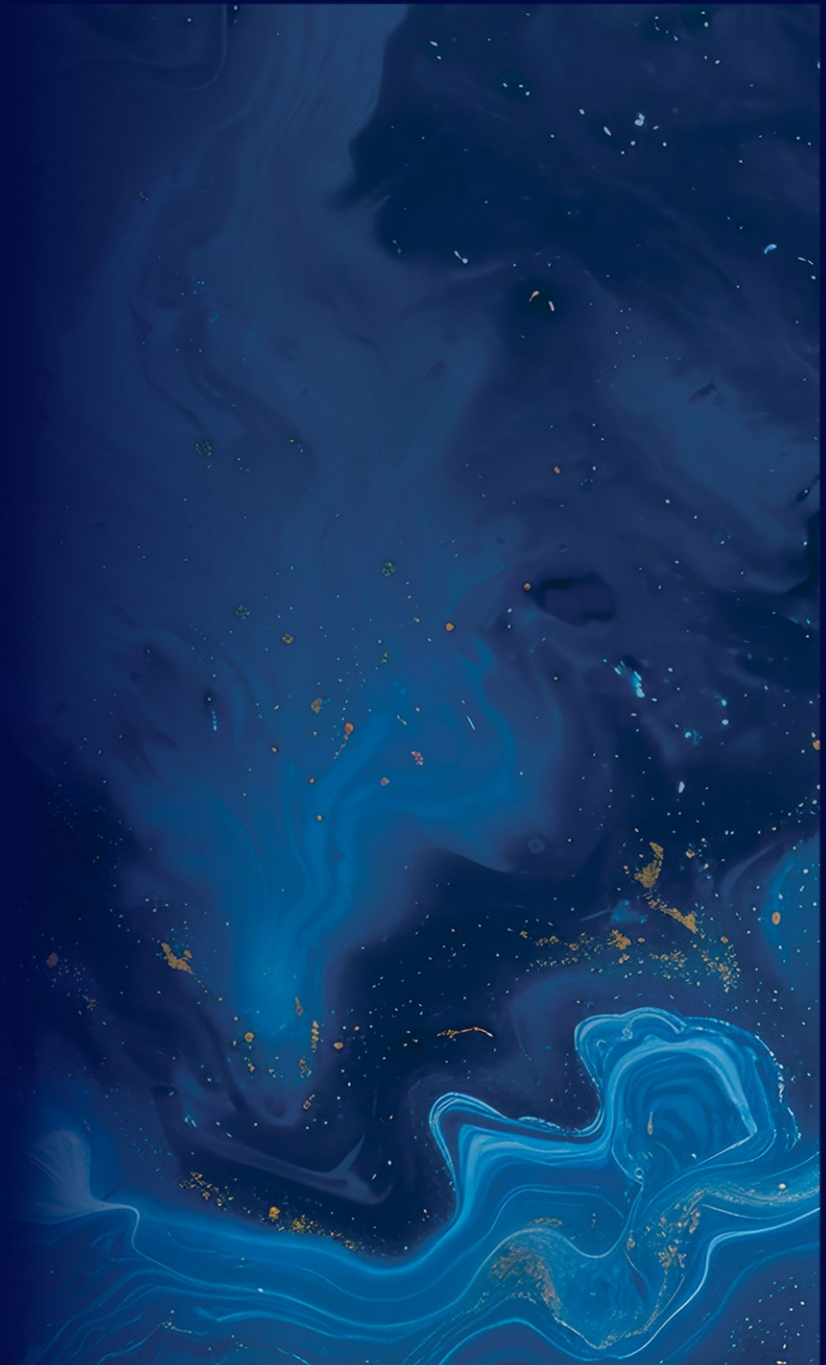
Corporate & Investment Banking

Strategy and growth aligned to structural shifts

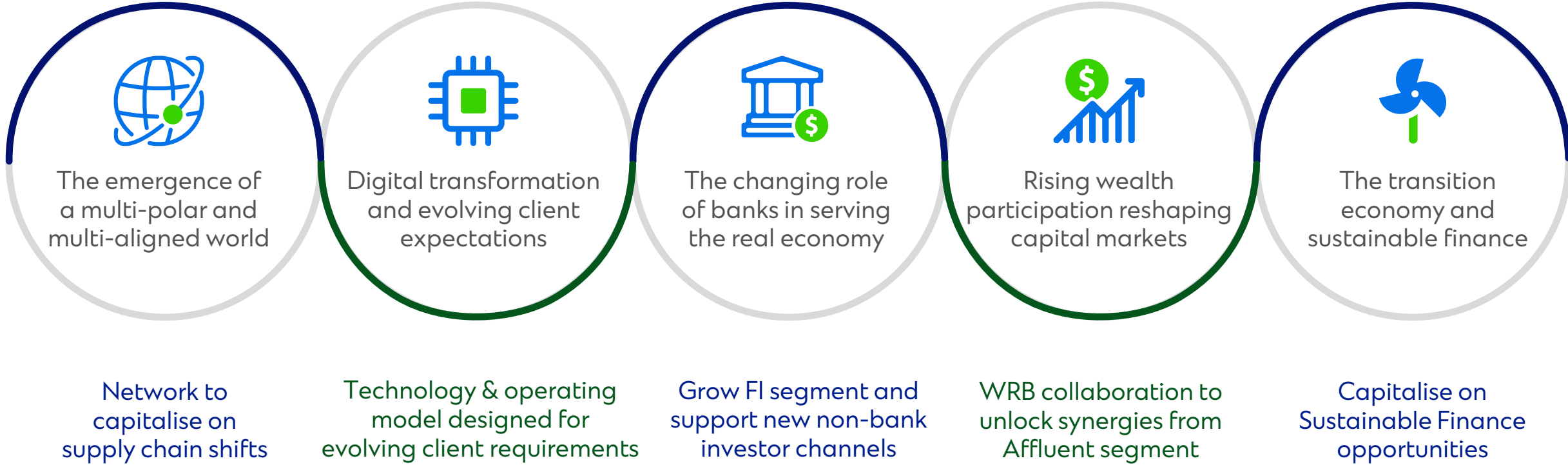
Roberto Hoornweg

CEO, Corporate & Investment Banking

19 May 2026



Growth underpinned by long term structural shifts



Enabled by robust risk management



We are a super-connector solving complex cross-border client needs

Turnaround

+ Capital allocation and discipline

Repositioning

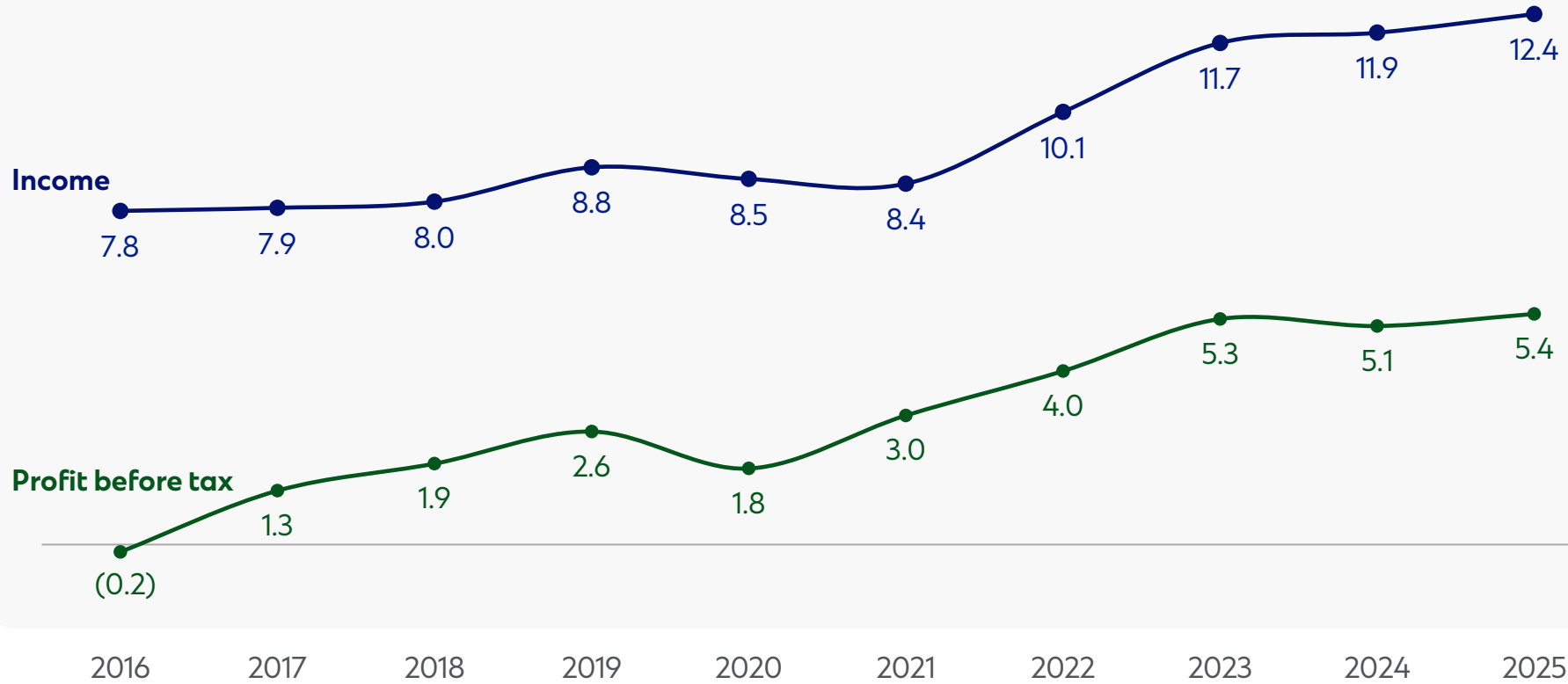
+ Focus on building cross-border solutions for International Corporates and FI clients

Return-accretive growth

>> Refine business model by exiting non-capital accretive business lines not aligned to the strategy

Structural value creation

👛 Network and product extension that delivers for the client



👛 Expand digital assets trading capabilities

👛 USD/EUR clearing on blockchain based payments rails

👛 Multi-client capability for tokenised deposits

+ Business model enhancement >>/👛 Market or business entry/exit²

1. Financials on restated reported basis. Excludes gain from aviation finance sale of \$262m (notable item) in FY23 | 2. Select investments/divestments; timing indicative

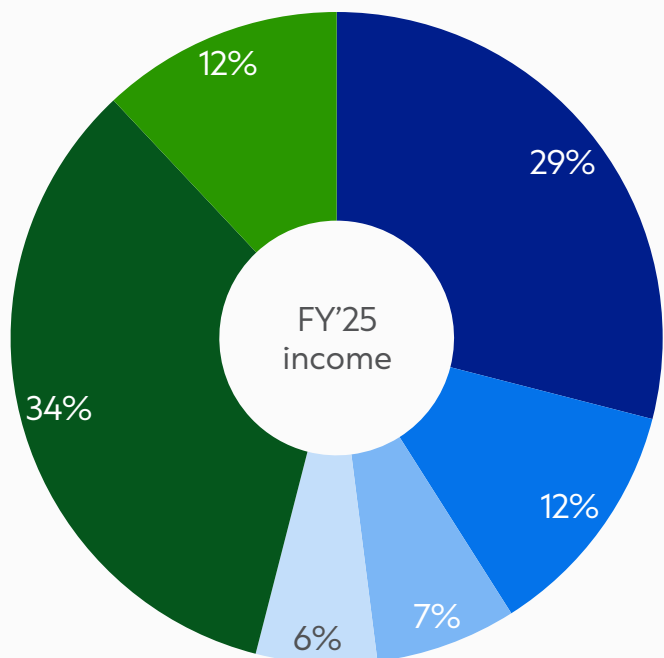


We are a differentiated cross-border Corporate & Investment Bank

Serving a broad range of sophisticated clients

Corporates: 46%

Financial Institutions: 54%



- Banks & Broker Dealers
- Investors
- Financial Sponsors
- Public Sector
- International Corporates¹
- LCMM²

Leading in our footprint across core products³

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

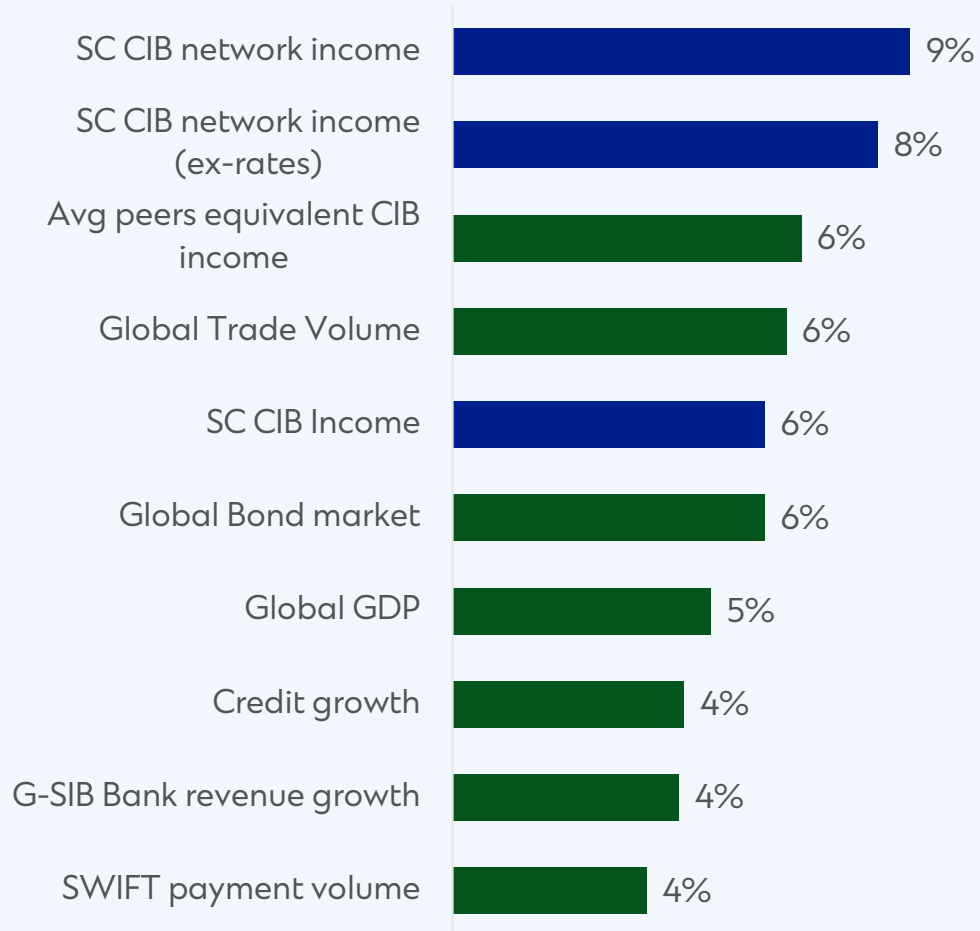


¹ International Corporates is a sub-segment of Corporate clients with group sales turnover greater than \$1.5bn on an annual basis | ² Local Corporates & Middle Market is a sub-segment of Corporate clients with group sales turnover greater than \$100m but less than \$1.5bn on an annual basis | ³ See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

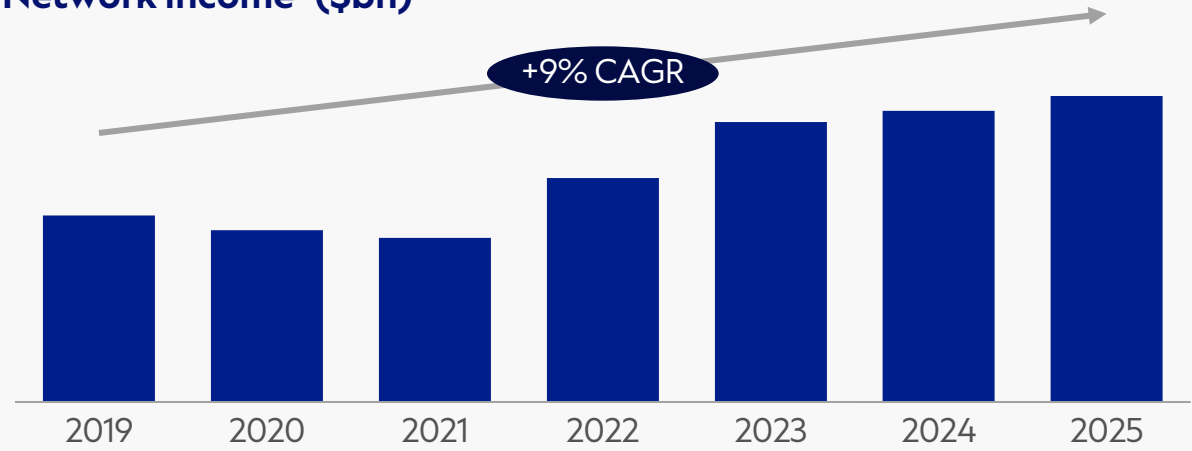
Our network drives superior growth

Serving a broad range of sophisticated clients¹

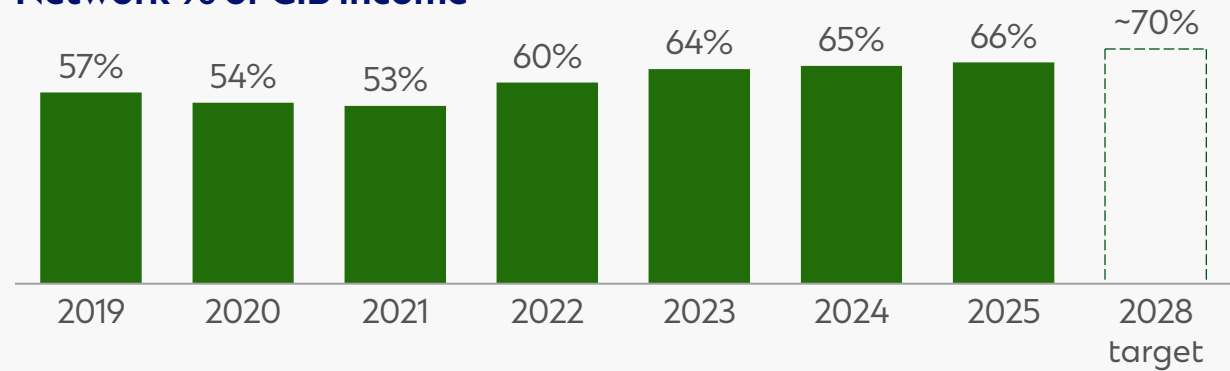
CAGR
2019-2025²



Network income³ (\$bn)



Network % of CIB income³



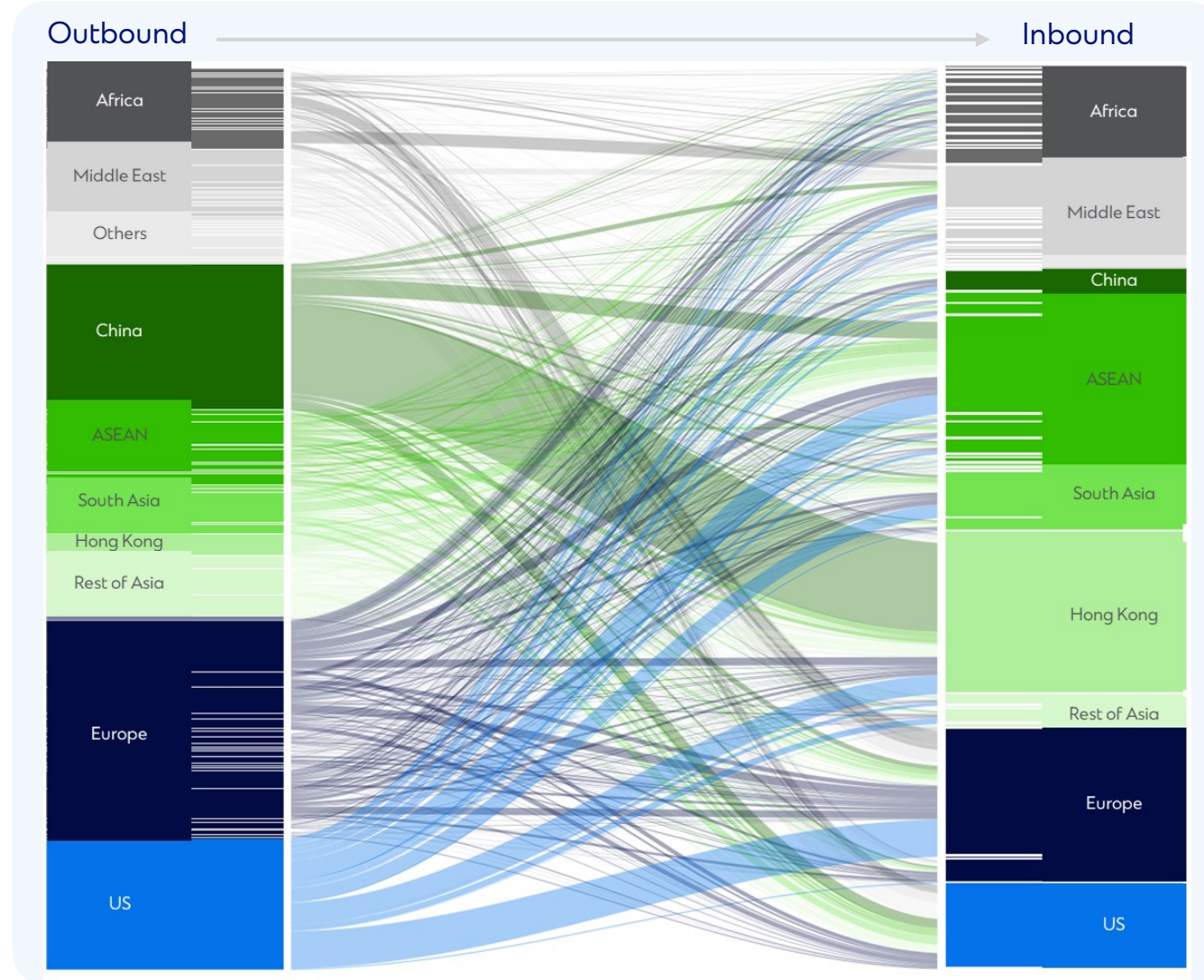
- Network Income: Income booked outside of a client's home domicile market
- Domestic income: Income booked locally in client's domiciled market

1. See appendices for sources | 2. Global Bond market CAGR is 2019-2024 | 3. Financials on restated reported basis. Excludes aviation business sale gains (notable item) in FY'23



Our network drives superior growth

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



- Strategic footprint and corridor focus to maximise growth opportunities
- Global reach with deep local and regulatory expertise
- Leading cross-border Renminbi settlement bank
- Only international bank with a global Islamic banking franchise
- A leading Sustainable Finance franchise across our footprint
- Access to emerging markets with attractive yields and deep EM liquidity and FX expertise
- Full suite of capabilities across risk distribution and bespoke solutions

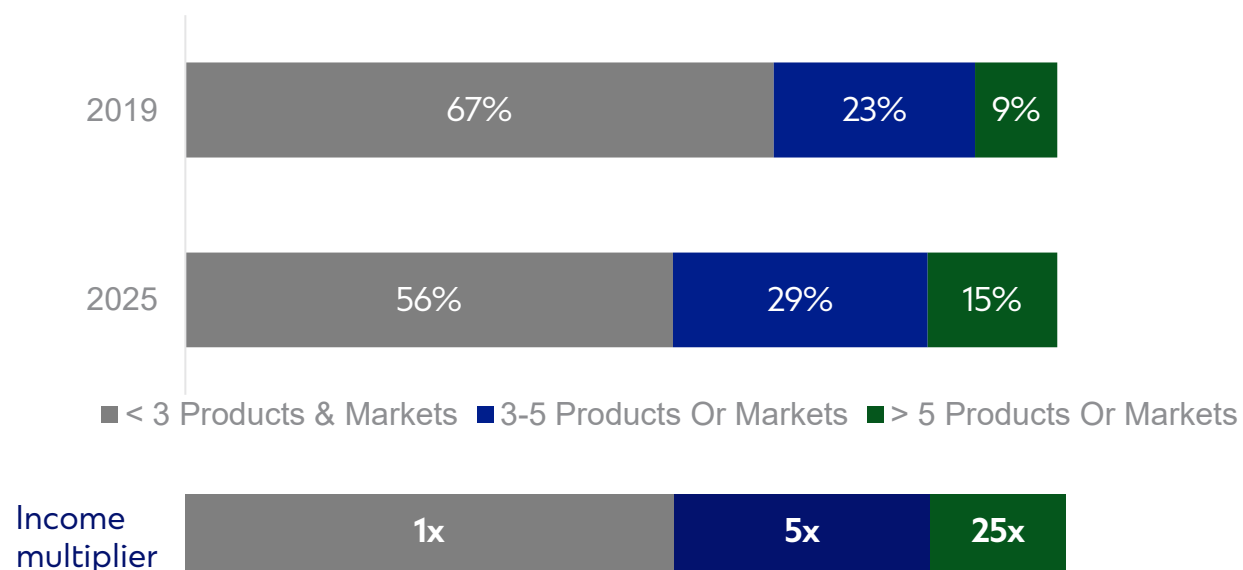


Width of corridor = size of network income

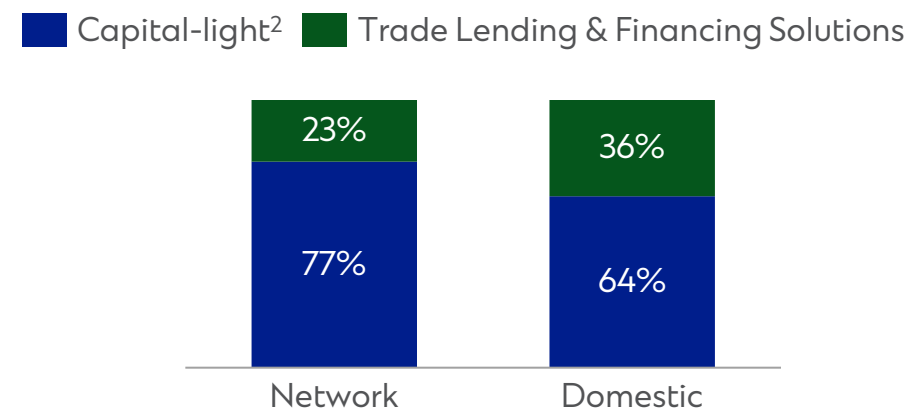
Our network generates higher returns

- 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 RoRWA¹ ~200bps higher vs domestic

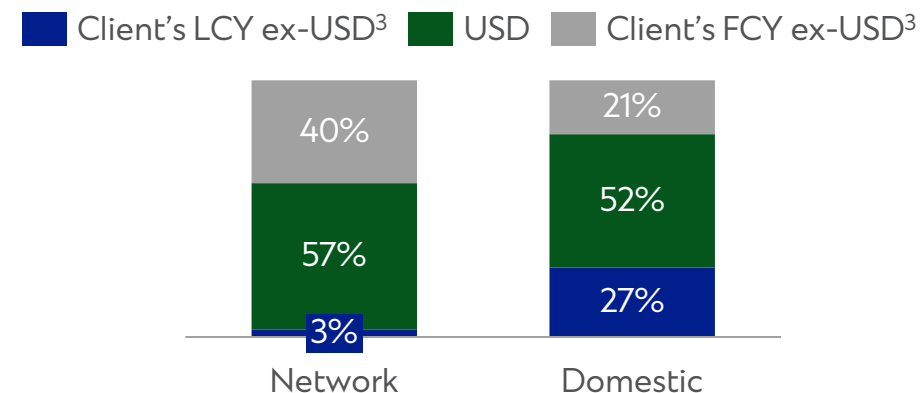
Multi market/multi product integration driving client stickiness



Income mix



Currency mix



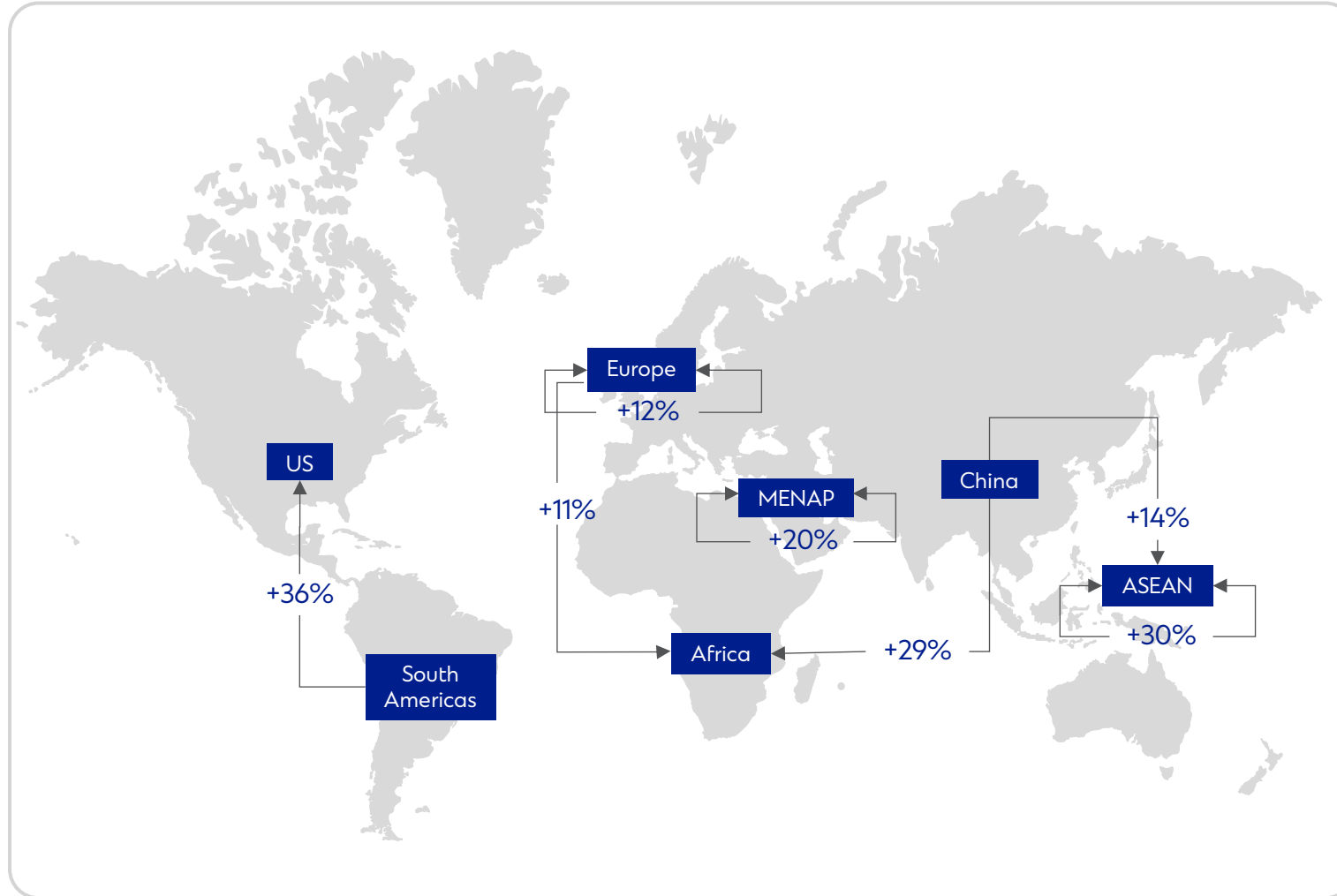
We continue to deepen our relationships with clients and maximise addressable wallet



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

Our network is capturing opportunities in a reconfigured world: MNC

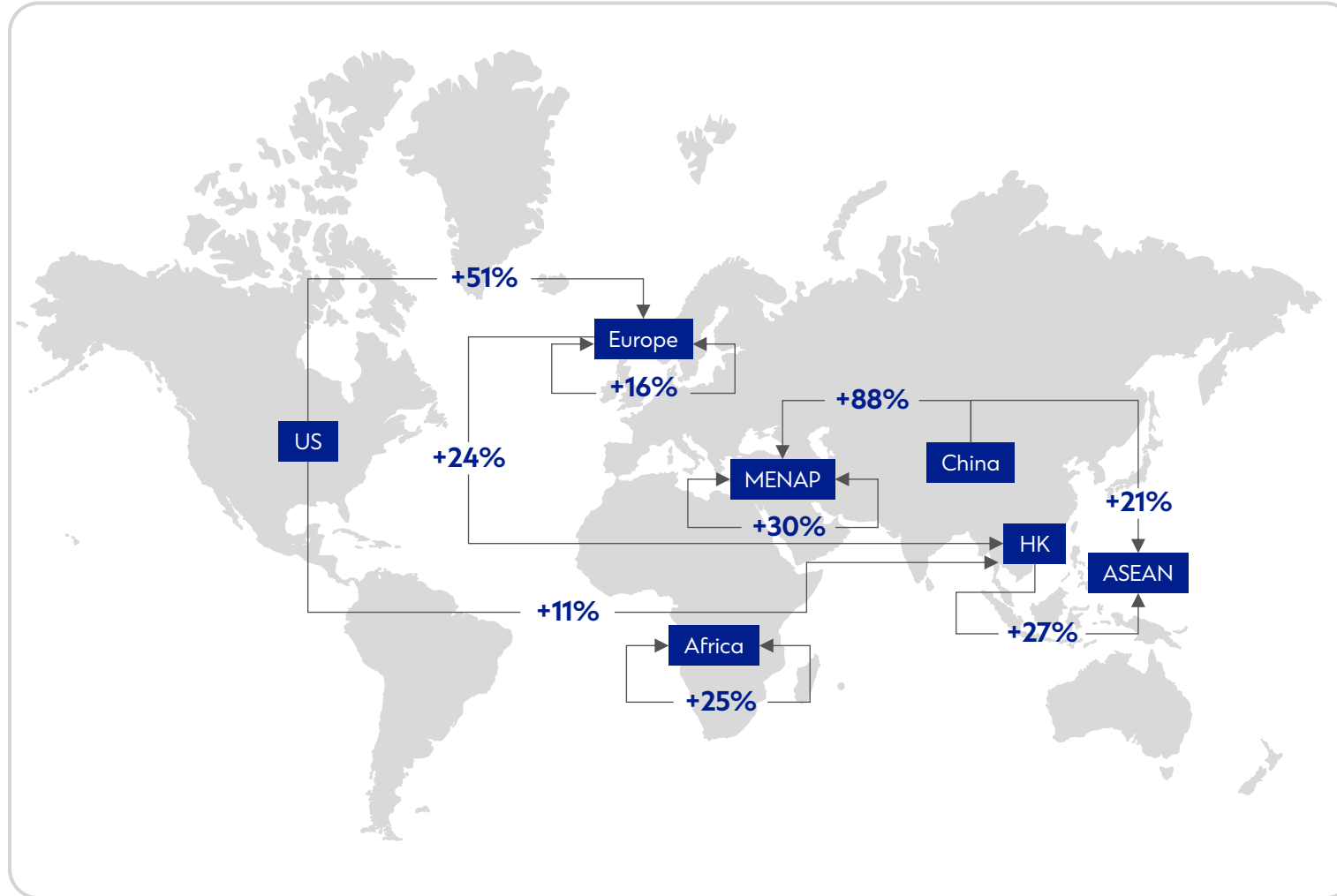
FY'25 YoY Network income growth %



- China is re-routing trade flows
 - Our network is capturing the upside through our investments in Chinese-speaking corridor bankers
- Intra-ASEAN corridor continues to grow
- We are the only international bank present in all ASEAN markets and a super-connector to this region
- Investments in our Europe and Americas franchise are delivering network income growth
- Expansion in new markets (Saudi, Egypt, and Morocco) is an enabler for capturing the growth within MENAP region

Our network is capturing opportunities in a reconfigured world: FI

FY'25 YoY Network income growth %



- Clearing licenses to support banks in our footprint
- Last mile connectivity and custody solutions with direct access to local markets across our footprint
- Access to emerging markets with high entry barriers and market complexities with attractive yields
- Strengthening digitisation and client connectivity to deepen relationships and improve efficiency
- Well-positioned to capture growth in Pension and Insurance segments in markets with ageing population
- Enhanced network capabilities to help clients manage long-term liabilities

Financial Institutions remain an area of focus

Income from Financial Institutions (FI)

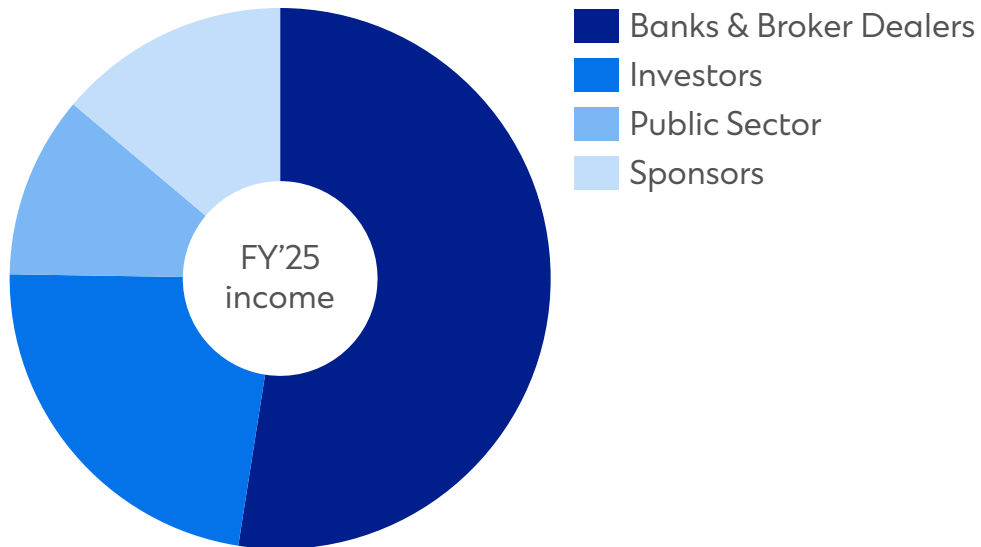
54%

Overall CIB Income
(FY'23: 49.5%)

53%

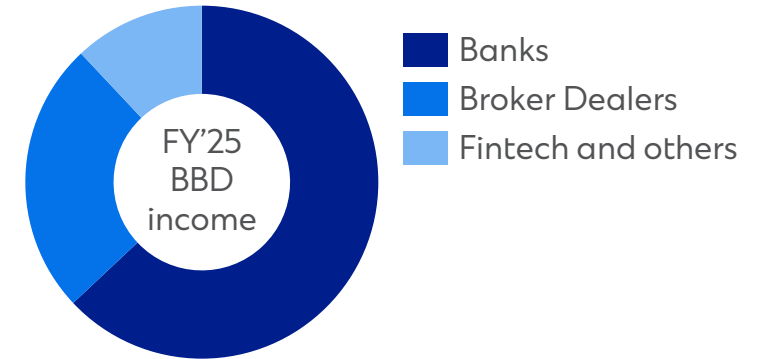
of Network income
(FY'23: 51%)

FI income by client segment

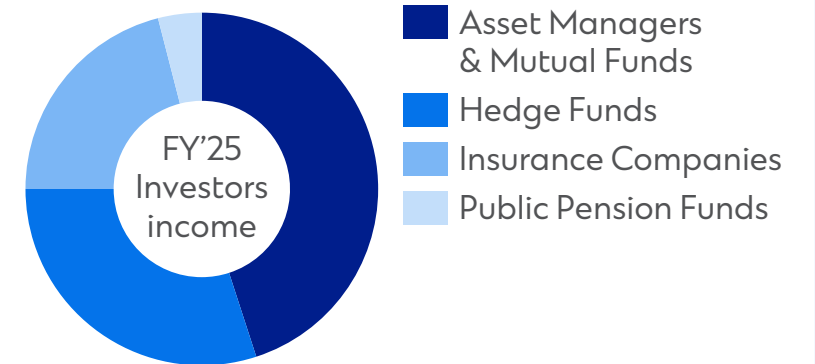


We serve a well-diversified client base in Banks & Broker Dealers and Investors segments




Banks & Broker Dealers income by sub-segment



Investors income by sub-segment



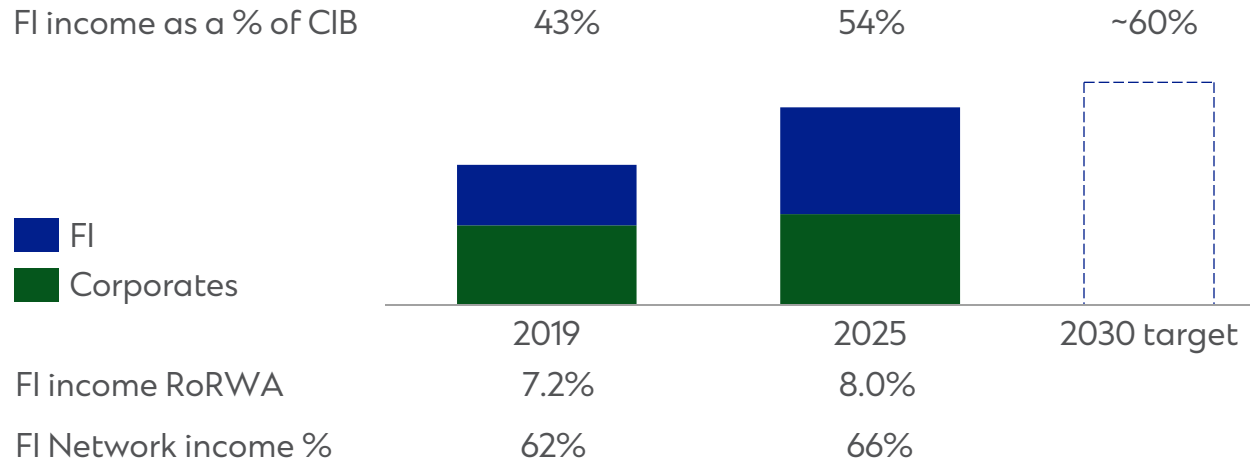
Our FI capabilities are differentiated and complement client needs

	Our Right To Win	Capabilities/Enablers
 <p>Unique Network</p>	<ul style="list-style-type: none"> • Strong presence connecting high-growth footprint markets with major developed economies • Unique access to complex, high-barrier emerging markets 	<ul style="list-style-type: none"> • Supporting FI clients across 110+ markets¹ • Last-mile connectivity via direct access to payment clearing in 40 markets and 100+ clearing networks • Enabling access trades in complex emerging markets
 <p>Full Suite FI Platform</p>	<ul style="list-style-type: none"> • Strategic focus on scaling sponsor business across key corridors by partnering with this client segment • Structural growth in FI clients (Pension Funds and Insurers for example) across our footprint 	<ul style="list-style-type: none"> • Integrated Originate-to-Distribute (O2D) platform to achieve a higher returning business and feeding client demand • Bespoke liquidity, hedging and balance-sheet optimisation solutions
 <p>Market-leading FX & Liquidity</p>	<ul style="list-style-type: none"> • Capture fintech wallets by leveraging our integrated payments and FX proposition • Industry-leading RMB capabilities across 35 markets 	<ul style="list-style-type: none"> • Strong EM FX capabilities across 130+ currencies, underpinned by a leading rates franchise • Top-5 global EM FICC Bank • Top-5 in Electronic FX volumes

¹. Includes non-presence markets

Our FI business is now higher returning and growing faster

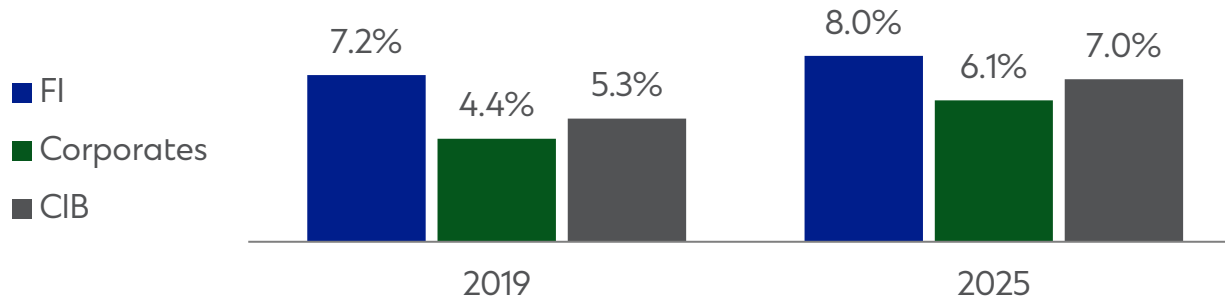
FI income by client segment



FI: Higher-return, structurally resilient growth engine

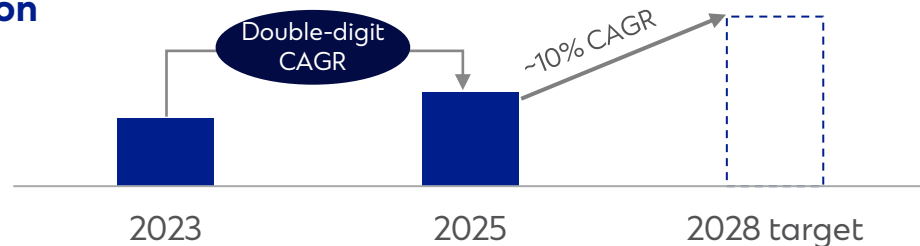
- Returns supported by a collateralised and higher investment-grade risk profile
- Higher proportion of capital-light Global Markets and Payments income, driving stronger RoRWA than Corporates
- Growth underpinned by diversification across different FI segments, and supported by local presence in complex markets

FIs have higher income RoRWA% compared to Corporates

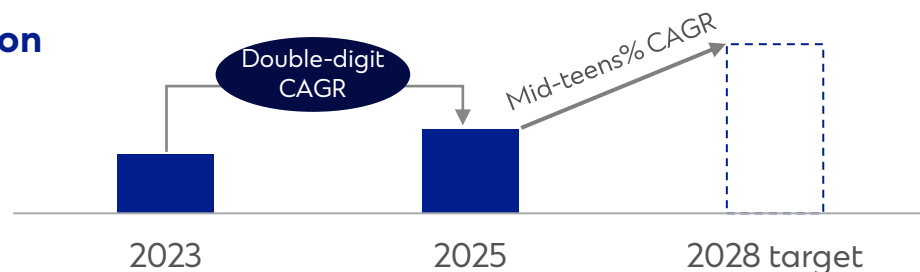


Elevate O2D leveraging local presence in our footprint

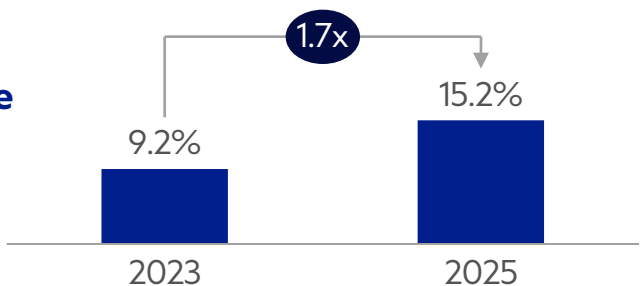
Origination volume



Distribution volume



Footprint G3 market share



Why Originate-to-Distribute?

- Higher fee and capital-light income strengthening FI proposition
- Helps penetrate client wallet and grow wallet share
- De-risk low returning assets and re-deploy schedule roll-offs to higher return business

Our strategy

- Our local presence provides us with a competitive edge in originating loans and distributing across our network
- Increase balance sheet velocity by growing origination volumes and higher churn
- Originate and cross-sell across Sponsors' global wallets that fit our network
- Grow infrastructure finance leveraging our deep expertise in complex project financing and growing capabilities in new technologies

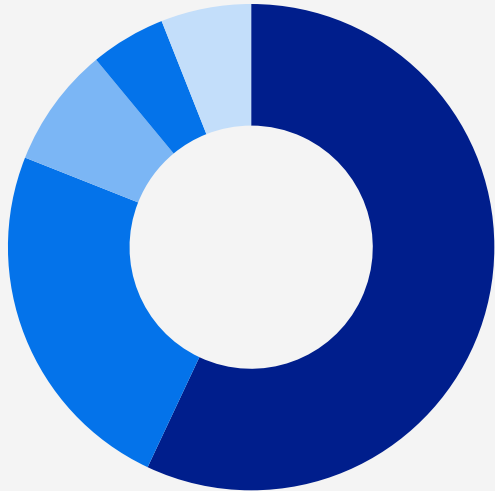
We are poised for growth with the right strategy and platform

Where we originate and distribute

Where do we originate...

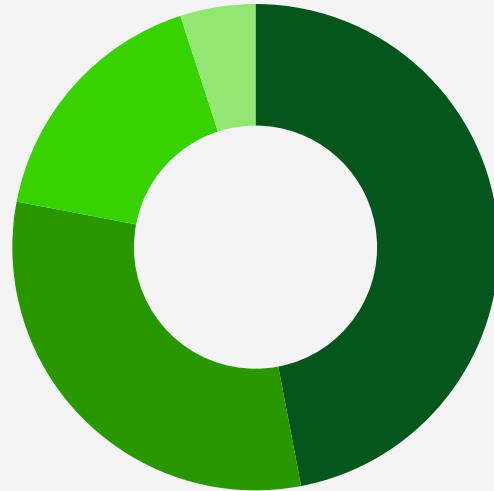
Origination has increased in line with strategy to grow FI

FY'25 Origination by client (%)



- Corporates
- Banks
- Financial Sponsors
- Public Sector
- Investors

FY'25 Origination by region (%)

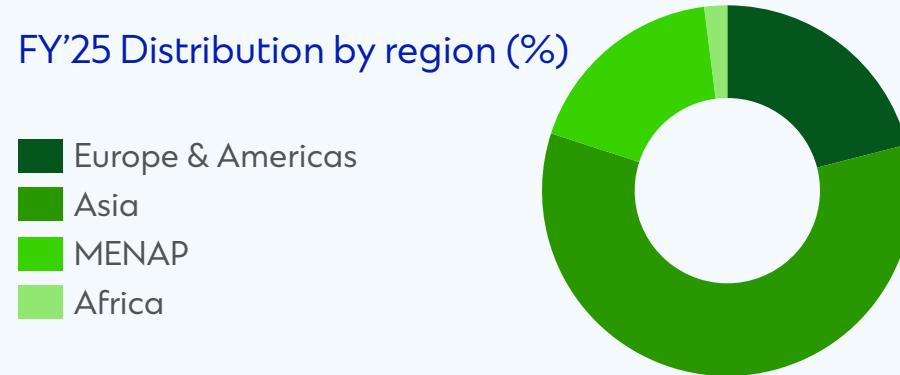


- Europe & Americas
- Asia
- MENAP
- Africa

Where do we distribute...

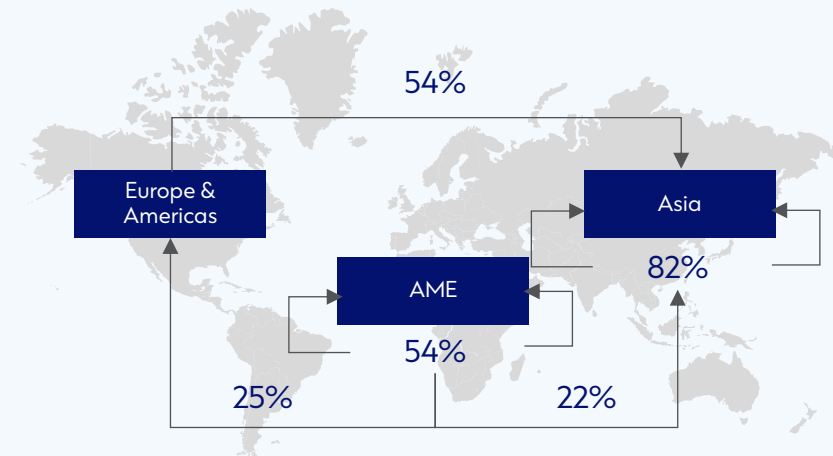
We leverage our strong cross border network to distribute loans across geographies. Most of our distribution continues to be with Banks

FY'25 Distribution by region (%)



- Europe & Americas
- Asia
- MENAP
- Africa

Distribution network of our loan origination



Sustainable Finance growth underpinned by network, FI & O2D focus

\$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

Enhanced digital capabilities for evolving client needs

We are building technology and capabilities that are simple, fast & connected

	 Transaction Services	 Global Markets	 Global Banking
Current capabilities	<ul style="list-style-type: none"> Mint and Burn Active participant in mBridge 	<ul style="list-style-type: none"> Digital Asset Custody Collateral Mirroring 	<ul style="list-style-type: none"> Digital Asset Trading Digital Native Note Issuances on D-FMI infra: Euroclear
Near-term capabilities	<ul style="list-style-type: none"> Cross Border Tokenised Deposits Stablecoin Payouts EUR and USD Clearing on chain 	<ul style="list-style-type: none"> Digital Asset Custody expansion (SG, HK, MY, Luxembourg) Zodia Custody integration 	<ul style="list-style-type: none"> Digital Asset Trading Expansion (HK, SG, Germany, DIFC) Digital Asset Prime (Trade & Credit Intermediation) Digital Asset Financing (Repo) Digital Native Note Issuances on D-FMI infra: Orion & Clearstream Islamic Digital Native Notes capability
2026	Digital Assets organisation change – creating integrated solutions		

Example: modernising platforms and channels in Transaction Services

SCPAY

Future-ready cloud-native payment platform

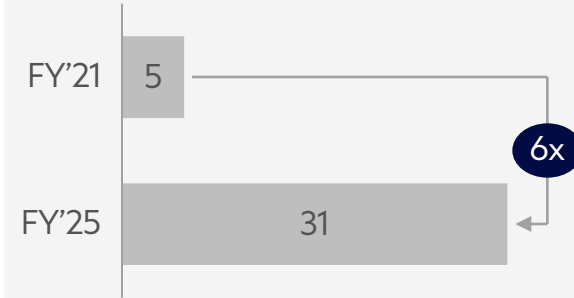
- Supporting all payments including digital currencies
 - Connects to blockchain and fits in APIs
- Capable of handling high transaction volume; ~2.5k transactions per second
- Enhanced client experience through standardised reporting, analytics, and data quality

STRAIGHT2BANK(\$2B)

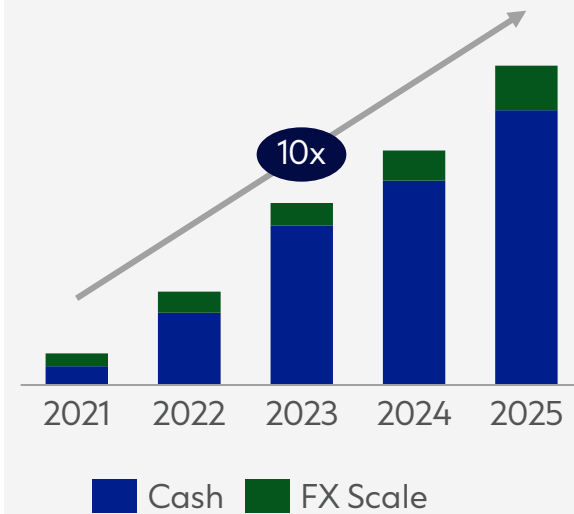
Powering a future-ready, omnichannel digital banking platform at scale

- Enabling next-generation client experience with unified design, smart automation, and AI-powered assistance
- Digital gateway across web, mobile, host-to-host and API
 - Straight2Bank Web: 725k users
 - Straight2Bank Mobile: >99% of clients having S2B mobile access to manage their banking on-the-go
 - Monetising reach with Cash and FX Scale API
 - 35 markets, >200 APIs enabled
- Digital asset ecosystem maturing driven by DA APIs
 - Custody, payments including stablecoin-powered rails, tokenised deposits/RWA, staking, on-chain FX settlement

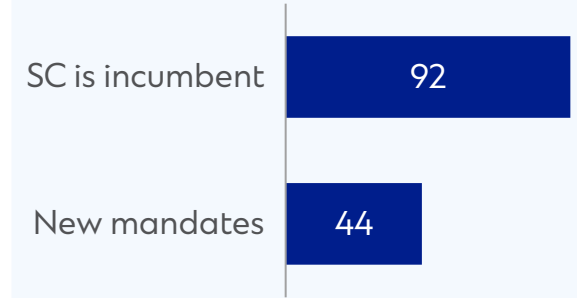
of markets live with SCPay



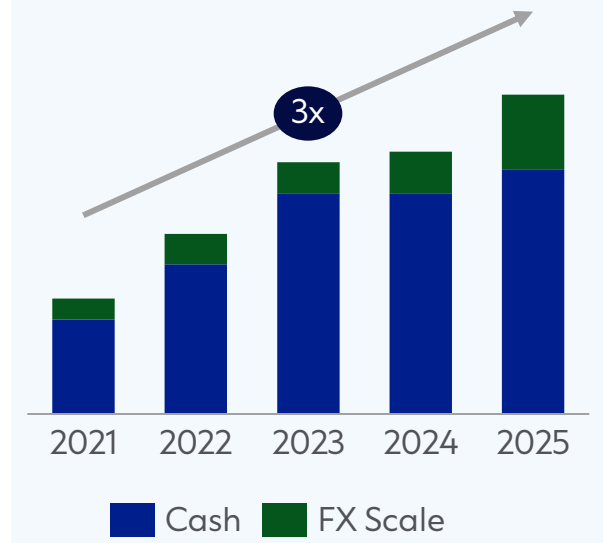
Cash & FX Scale API income (\$)



Win rate % for Cash RFP

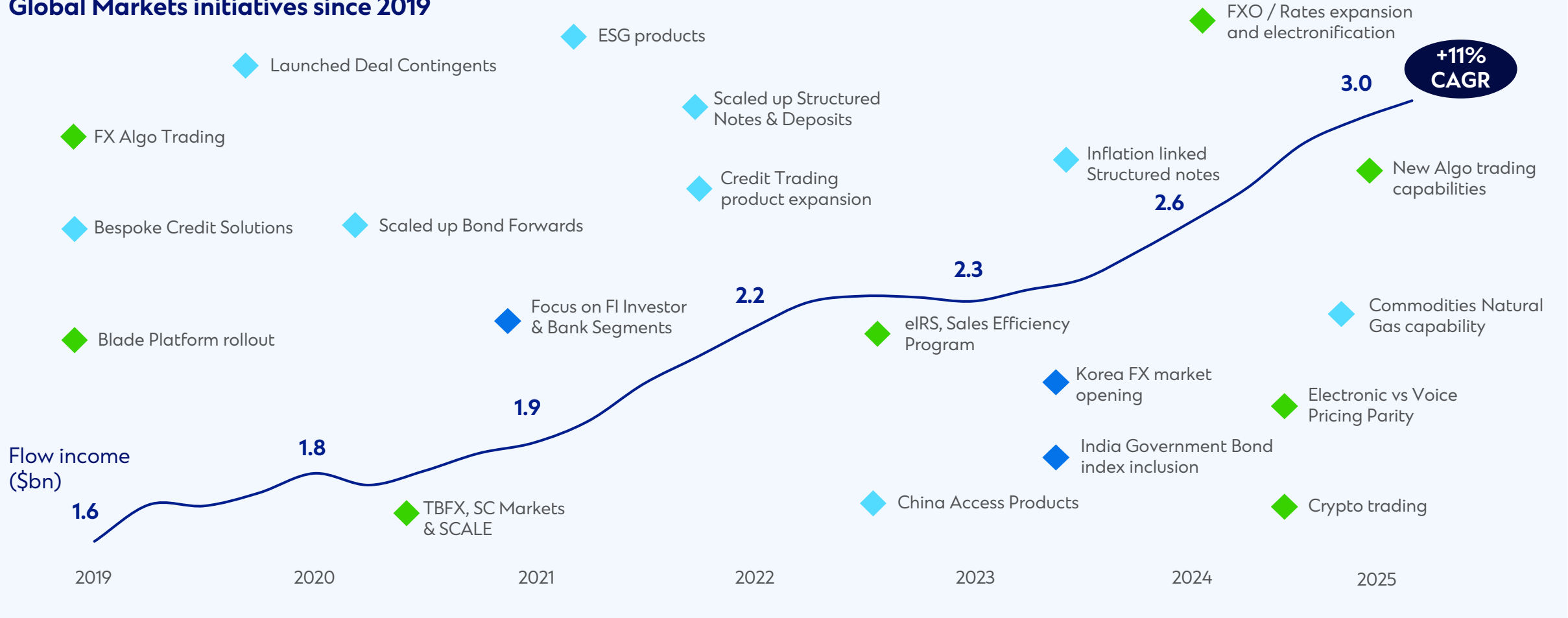


Cash & FX Scale API # of transactions



Example: Digitisation driving growth in Global Markets flow income

Global Markets initiatives since 2019



Legend: ◆ Product Capability initiatives ◆ Technology & Platform delivery ◆ Client & Market Initiatives — Global Markets 12m rolling flow income



Our strategy continues to support Group ambitions

Transaction Services

~50%
of CIB income¹

2023-2025
(4%) income CAGR
+4% CAGR ex rates

- Modernising payment systems with SC Pay platform to drive volumes and scale Prism FX
- Investments in channels & APIs to uplift client experience and target high growth fintech
- Drive growth in Assets under Custody

Global Markets

~30%
of CIB income¹

2023-2025
+12% income CAGR

- Continued digitisation to drive Flow income
- Deepen client relationships in Prism FX and Custody FX
- Financialisation of EMs to drive further demand for risk management products

Global Banking

~20%
of CIB income¹

2023-2025
+5% income CAGR
+13% ex-aviation finance

- Drive O2D by deepening client wallets and capitalising on opportunities in our footprint
- Capitalise on Transition Finance trends to grow Sustainable Finance income

Supporting Group 5-7% income CAGR for 2025-2028

Underpinned by our differentiated client propositions and robust risk management

1. Product % contribution based on FY'25 income



...and we are refreshing our targets to align to Group RoTE ambitions



Metrics	Old targets (medium-term)	Revised target
Network income as % of CIB income	~70%	~70% in 2028
Financial Institutions income as % of CIB income	~60%	~60% in 2030
Cost-to-income jaws	Positive over the medium-term	Positive between 2025 and 2028
Income Returns on RWA	Income RoRWA to build from 2024 level	Income RoRWA > 2025 level in 2028
Income growth	5-7% (ex-rates) from 2024 base	Supporting Group income CAGR of 5-7% 2025-2028

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:

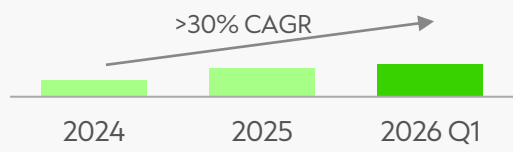
- Single Family Offices
- Multi-Family Offices
- Ultra-High Net Worth Clients

Organisational realignment to optimise client coverage

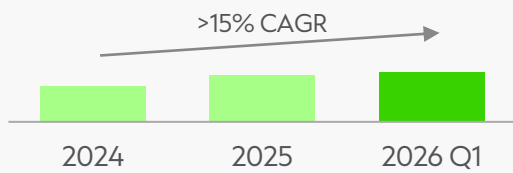
- Integrated CIB-WRB coverage model: Vertex: holistic solutions for sophisticated clients
- Enhanced specialist capabilities: Expertise for UHNW, single and multi-Family Office clients

Capturing growing needs for holistic client solutions

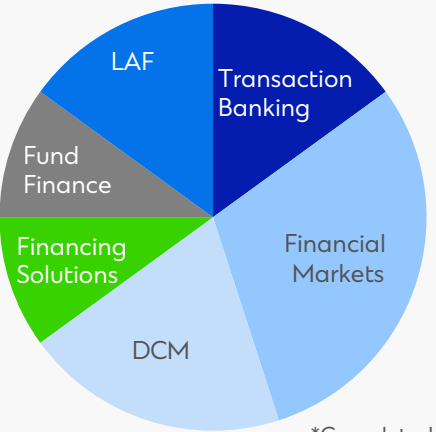
Onboarded clients referred by PvB to CIB



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



In conclusion



Our business has transformed over recent years, and we are now a distinctive cross-border corporate & investment bank



Our client base is diversified and trusts us to help them access our unique network that generates value



Our FI business is higher returning and positioned for higher growth



We are investing in digital capabilities to better serve our client needs



We will deliver healthy, sustainable top line growth and higher returns

Appendices



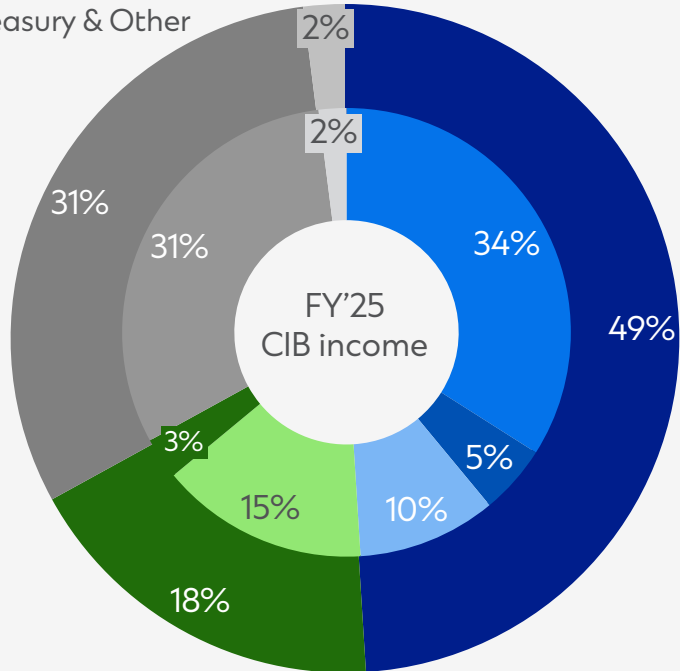
A full service offering to a broad client base

We offer a diversified set of products...

CIB FY'25 income of \$12.4bn diversified across products and client segments

Outer circle:

- Transaction Services
- Global Banking
- Global Markets
- Treasury & Other



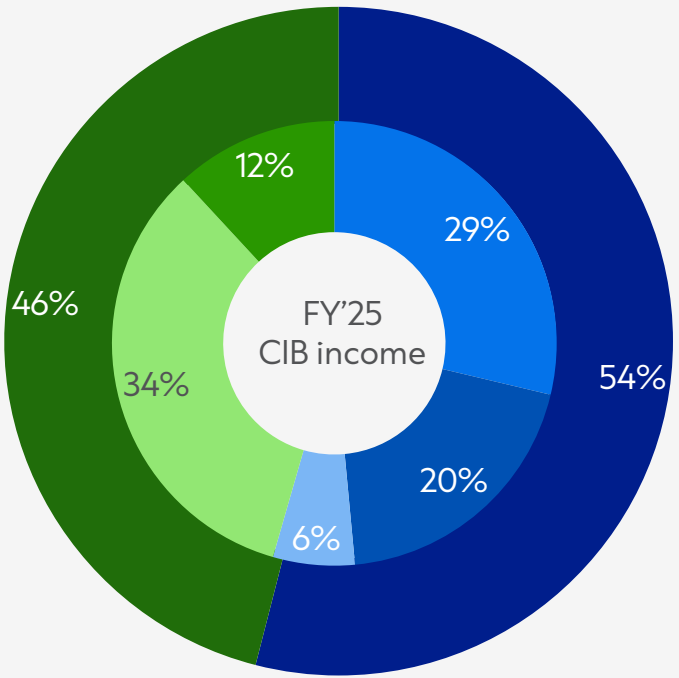
Inner circle:

- Payments & Liquidity
- Securities & Prime Services
- Trade & Working Capital
- Lending & Financial Solutions
- Capital Markets & Advisory
- Global Markets
- Treasury & Other

...to our corporate and financial institution clients

Outer circle:

- Financial Institutions
- Corporates



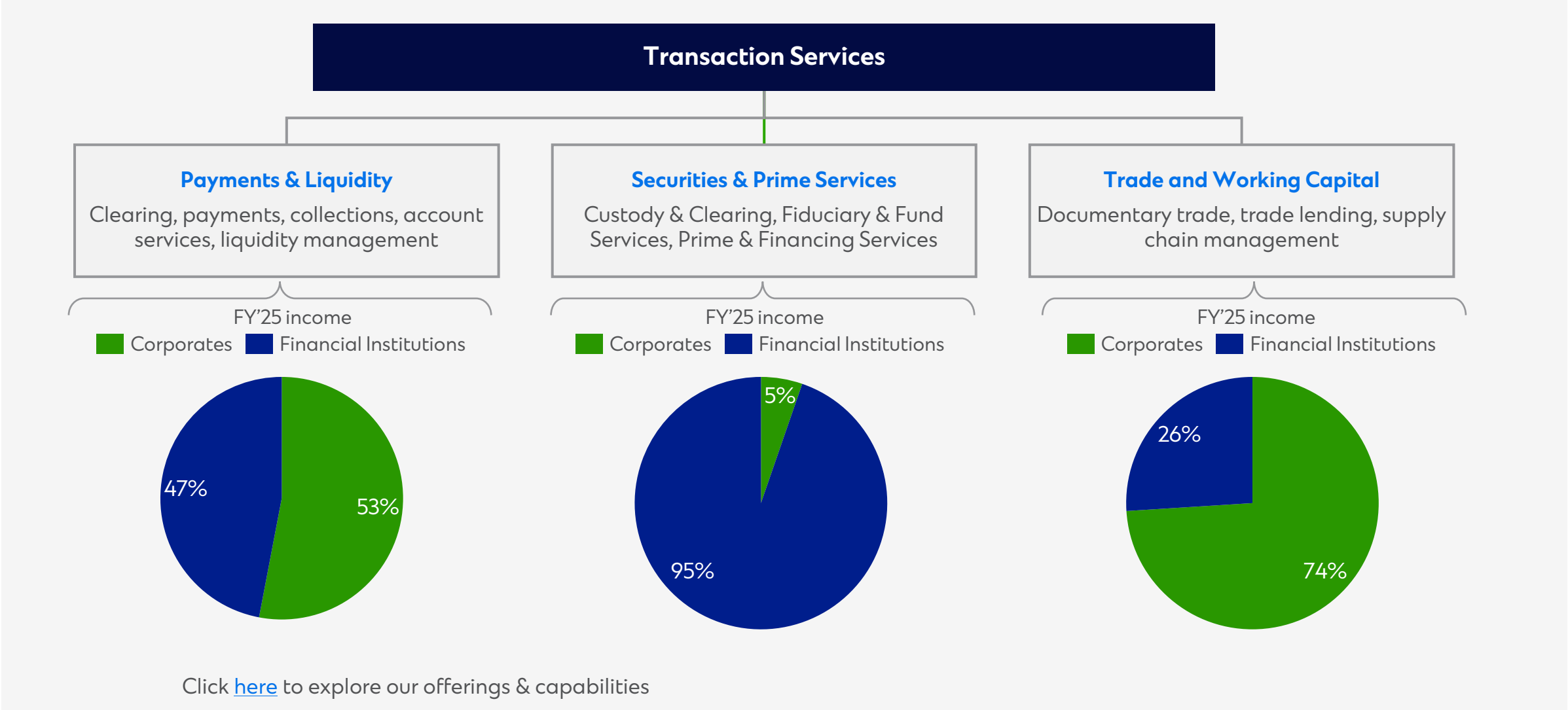
Inner circle:

- Banks & Broker Dealers
- Investors¹
- Public Sector
- International Corporates²
- Local Corporates & Middle Markets³



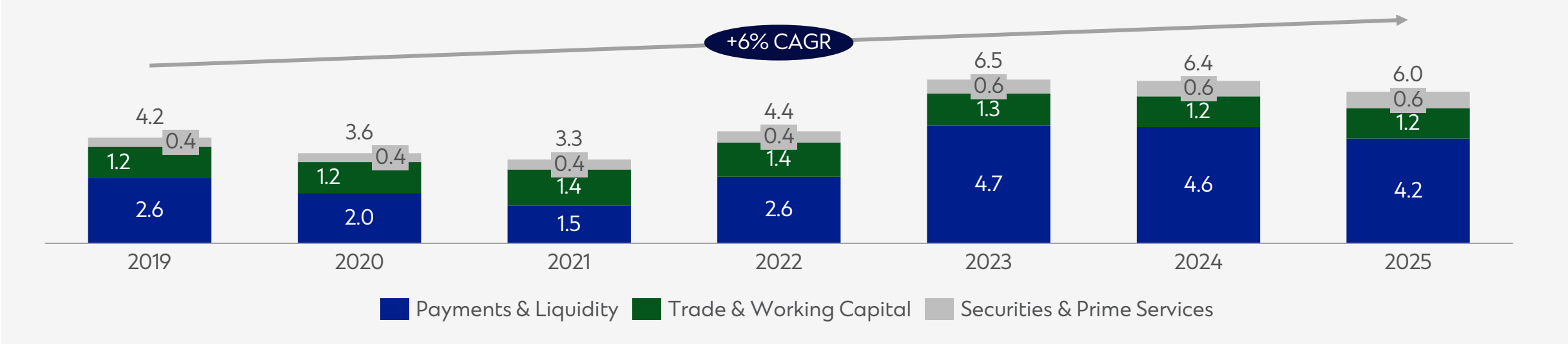
1. Includes Sponsors | 2. International Corporates is a sub-segment of Corporate clients with group sales turnover greater than \$1.5bn on an annual basis | 3. Local Corporates & Middle Market is a sub-segment of Corporate clients with group sales turnover greater than \$100m but less than \$1.5bn on an annual basis
 Note: Breakdown of pie charts might not add to 100% due to rounding

Overview of our Transaction Services business

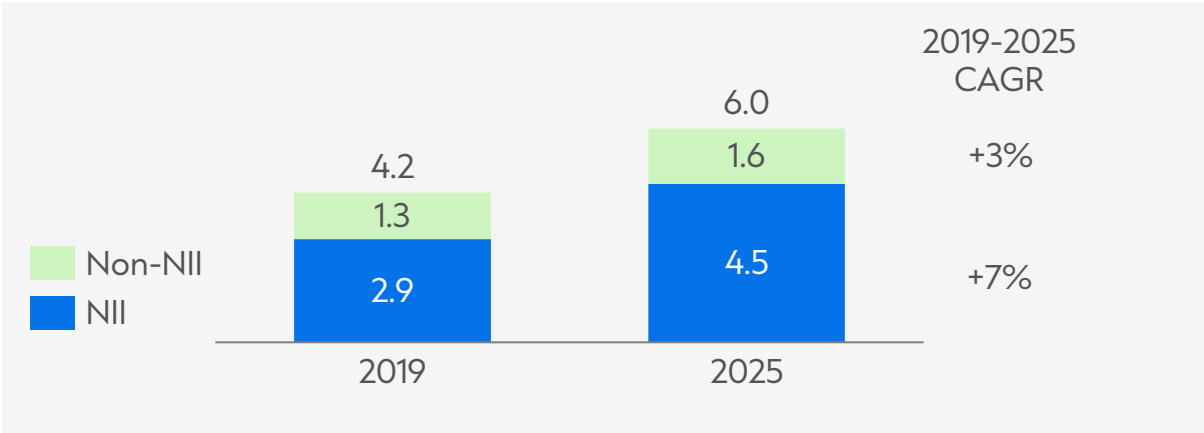


Transaction Services financial performance

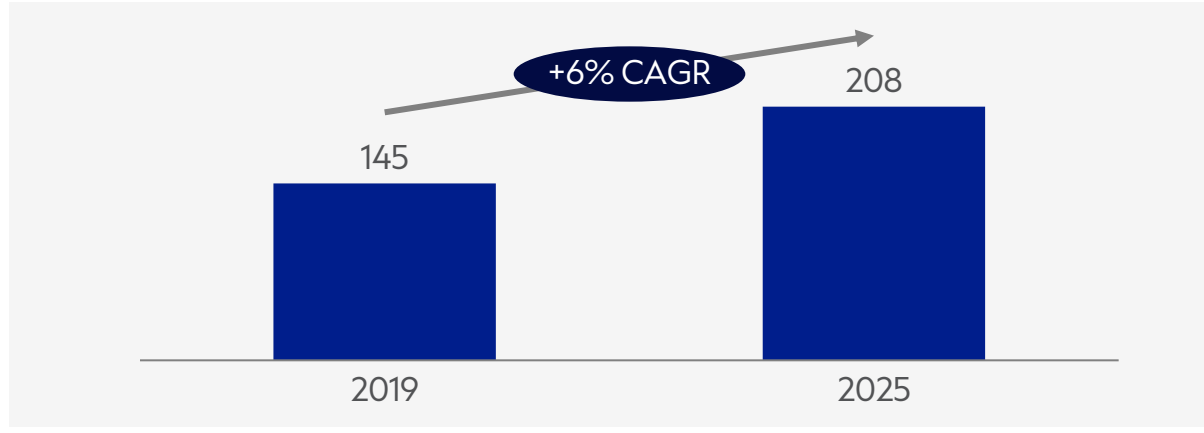
TS income (\$bn)



TS NII and non-interest income (\$bn)



Transaction Banking CASA average deposits (\$bn)



Overview of Global Markets

Strategically positioned across EMs

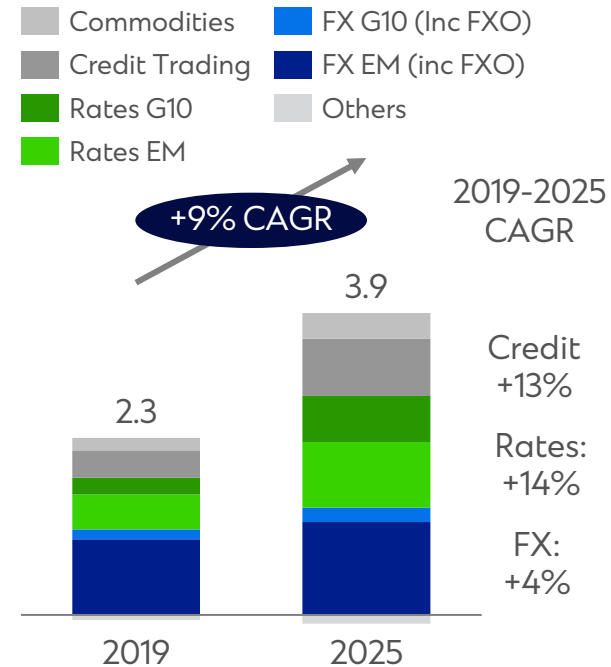
- Unique EM franchise leveraging our global footprint
 - Click [here](#) to explore our Global Markets offerings & capabilities
- Strategic investments in technology and talents
- Leveraging WRB distribution across high net worth and family offices



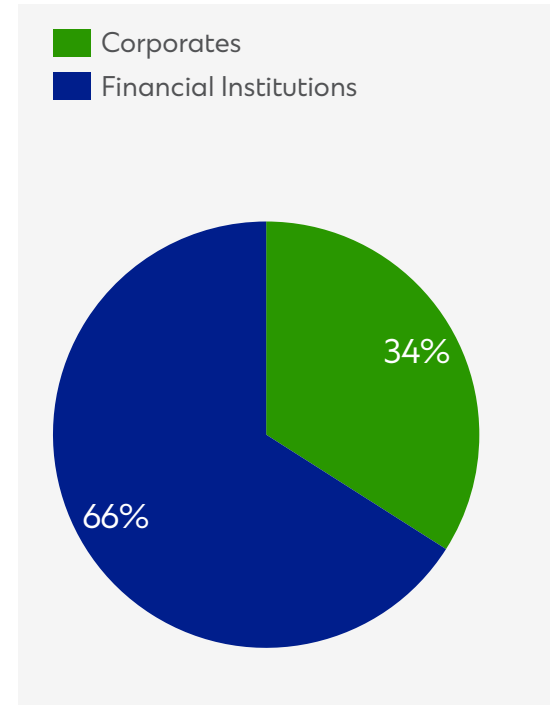
Diversified Global Markets income

- 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)

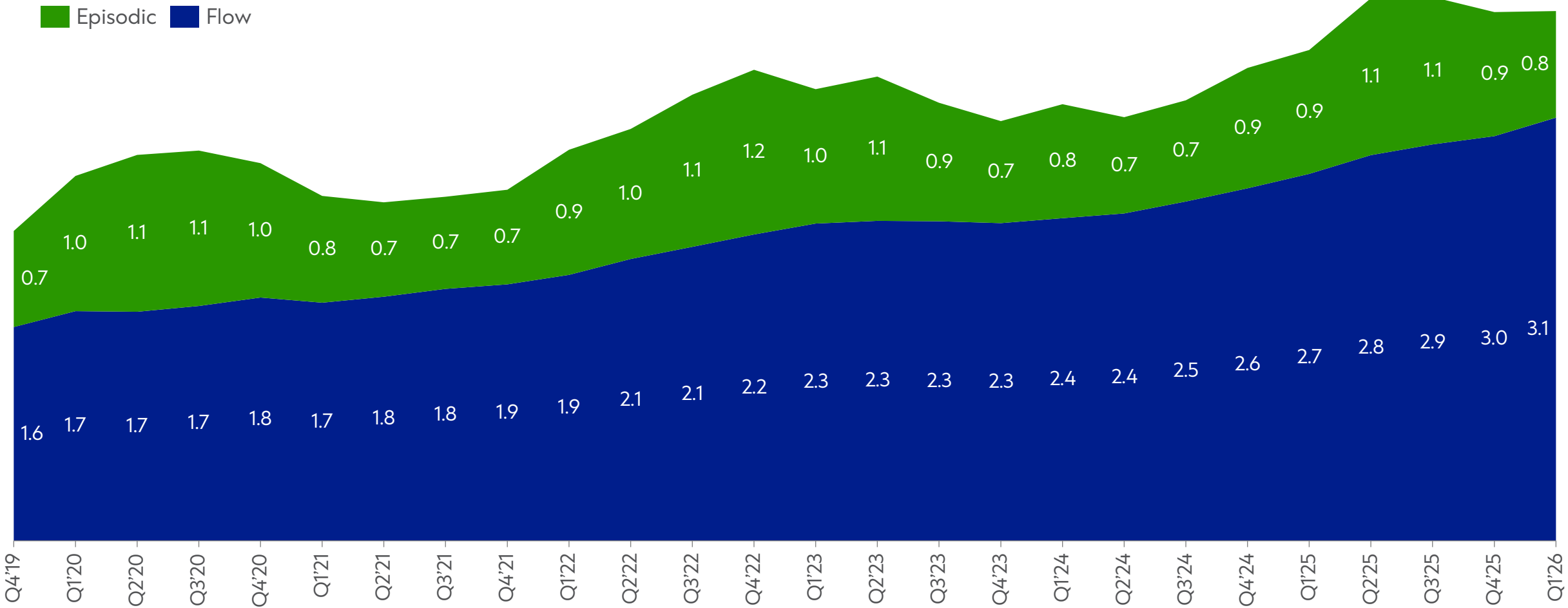


FY'25 income by segment



Consistent flow income growth

Global Markets: Flow and episodic last 12-month rolling income¹ (\$bn)



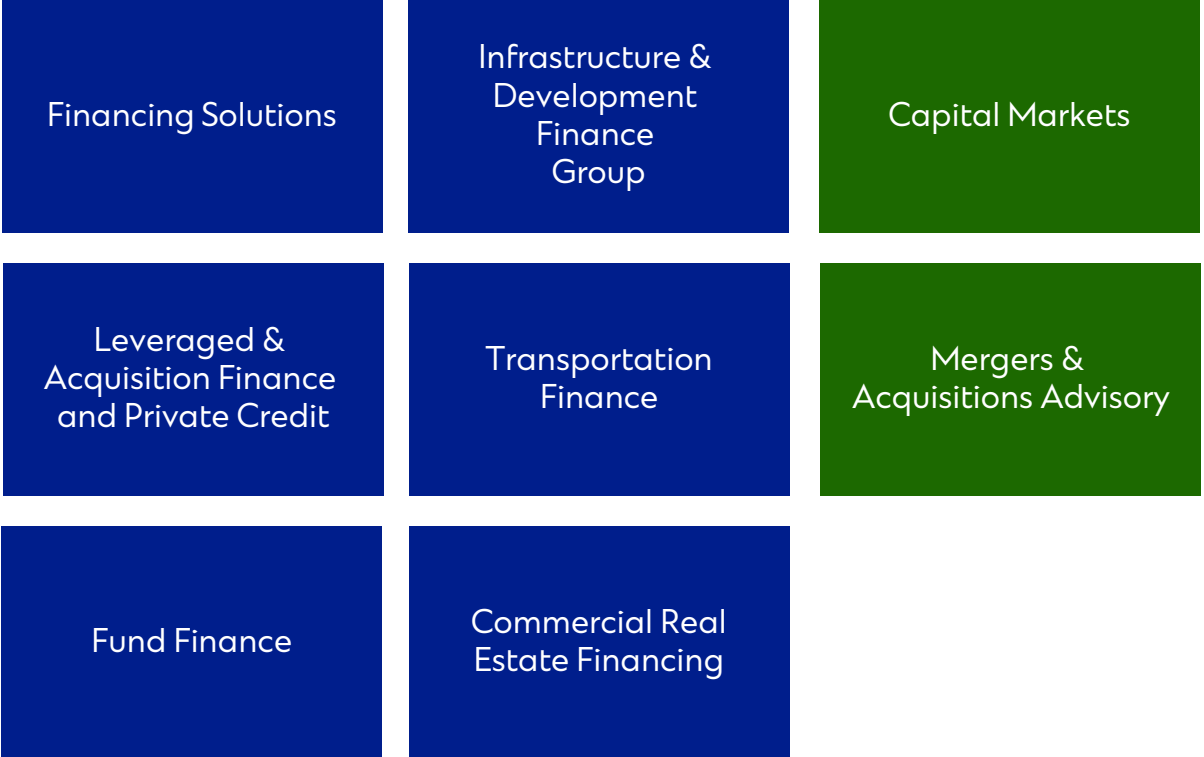
1. Numbers represent flow and episodic income summed over the preceding 4 quarters. Numbers have been represented on a reported basis from Q1'23



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



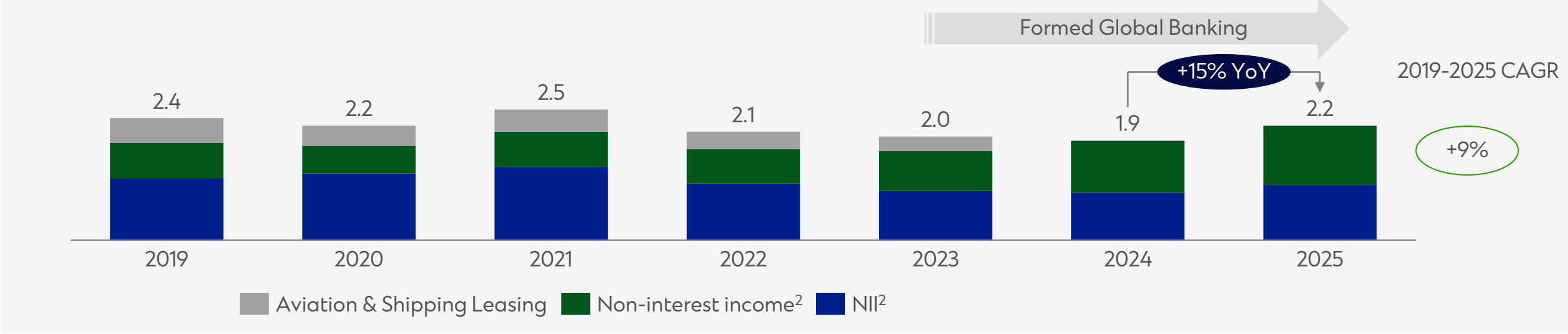
Leveraging unique network capabilities across multiple markets

- Bankers based in ~20 markets globally

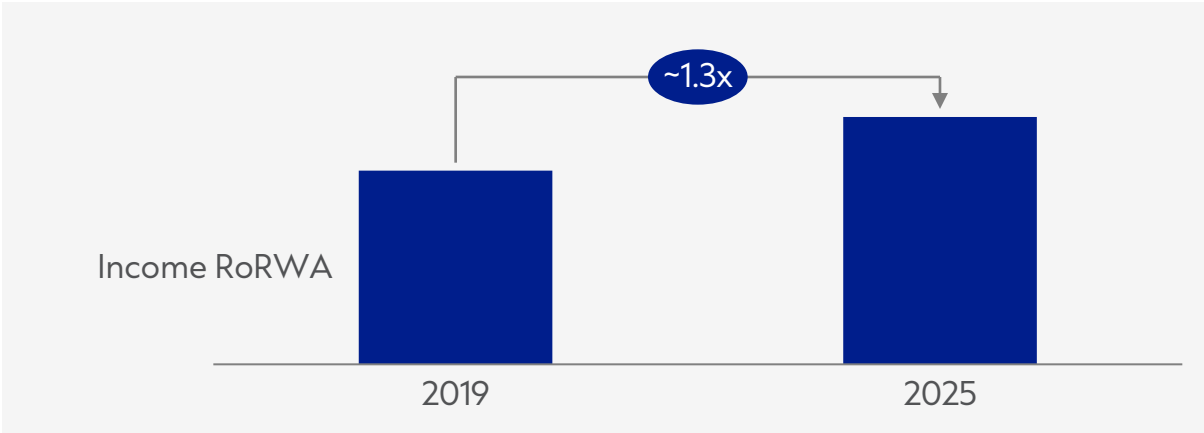


Global Banking financial performance

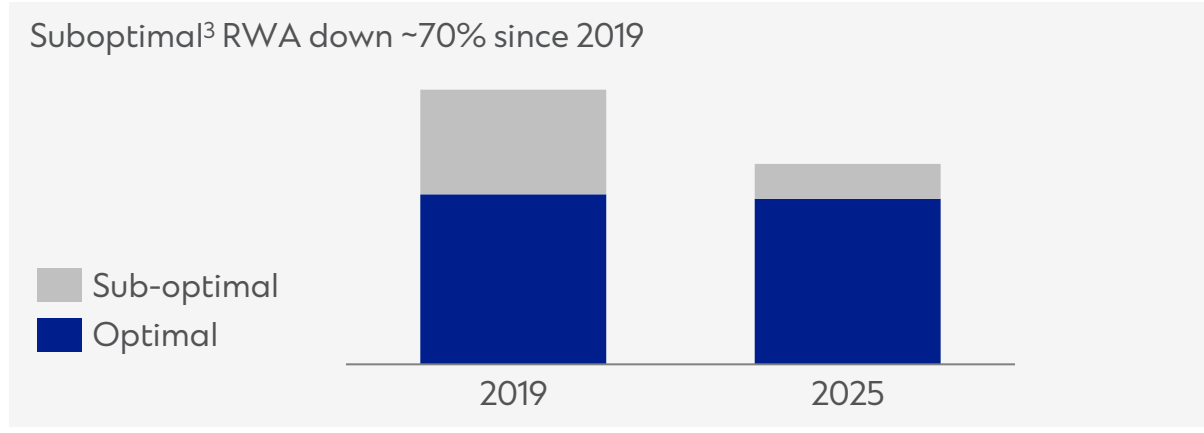
Income¹ (\$bn)



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



Sources

Leading in our footprint across core products	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
1 st 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	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



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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