



Investor Event

Digital Assets

Connecting traditional finance and the emerging digital economy

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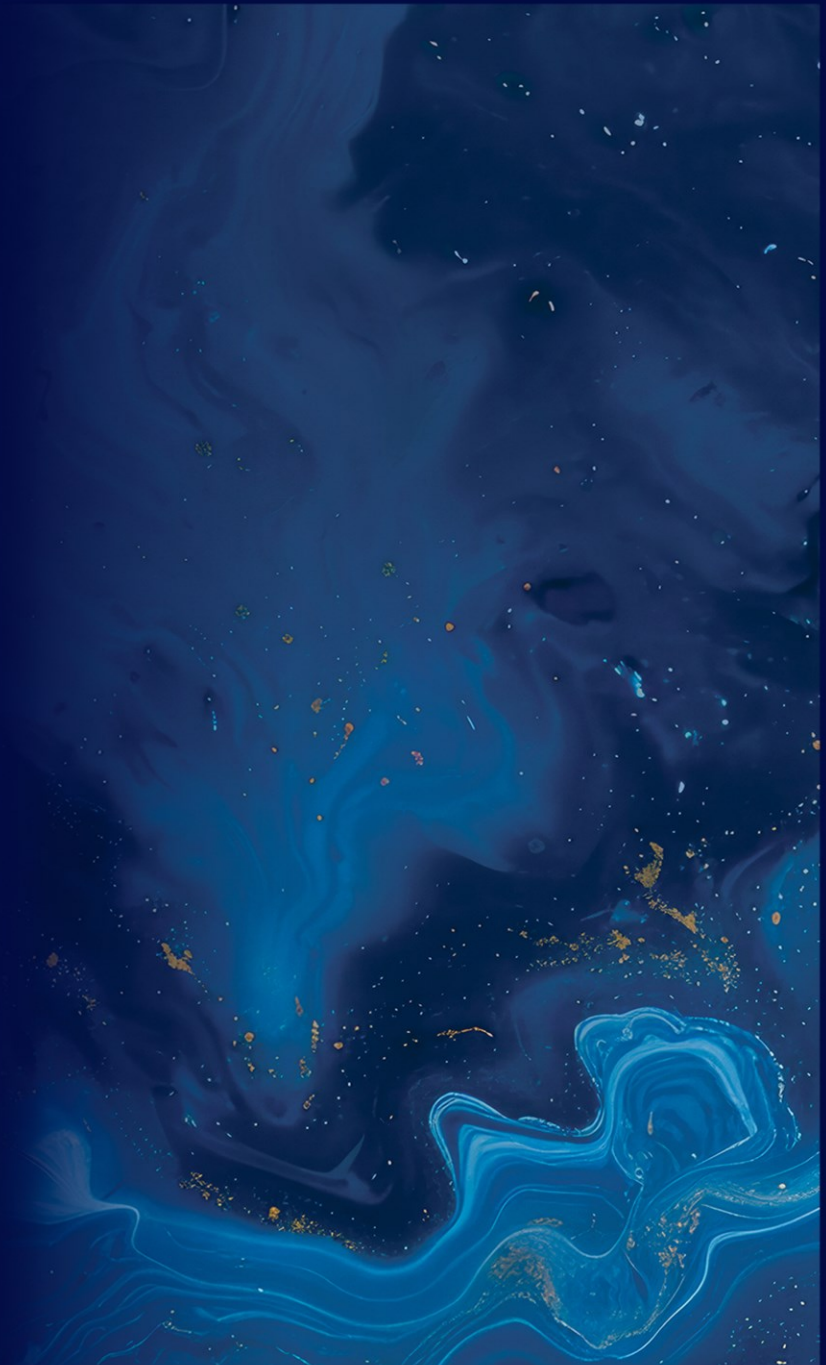
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Key growth drivers in the face of emerging structural shifts

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



Blockchain as an infrastructure with interoperability

Banking the digital ecosystem

Institutional-grade access to Digital Assets as an asset class

Underpinned by strong risk, compliance and regulatory grade infrastructure



What you will hear today



What Digital Assets
are and why
blockchain matters



Our digital asset journey;
from exploration to
scalable client-led
solutions



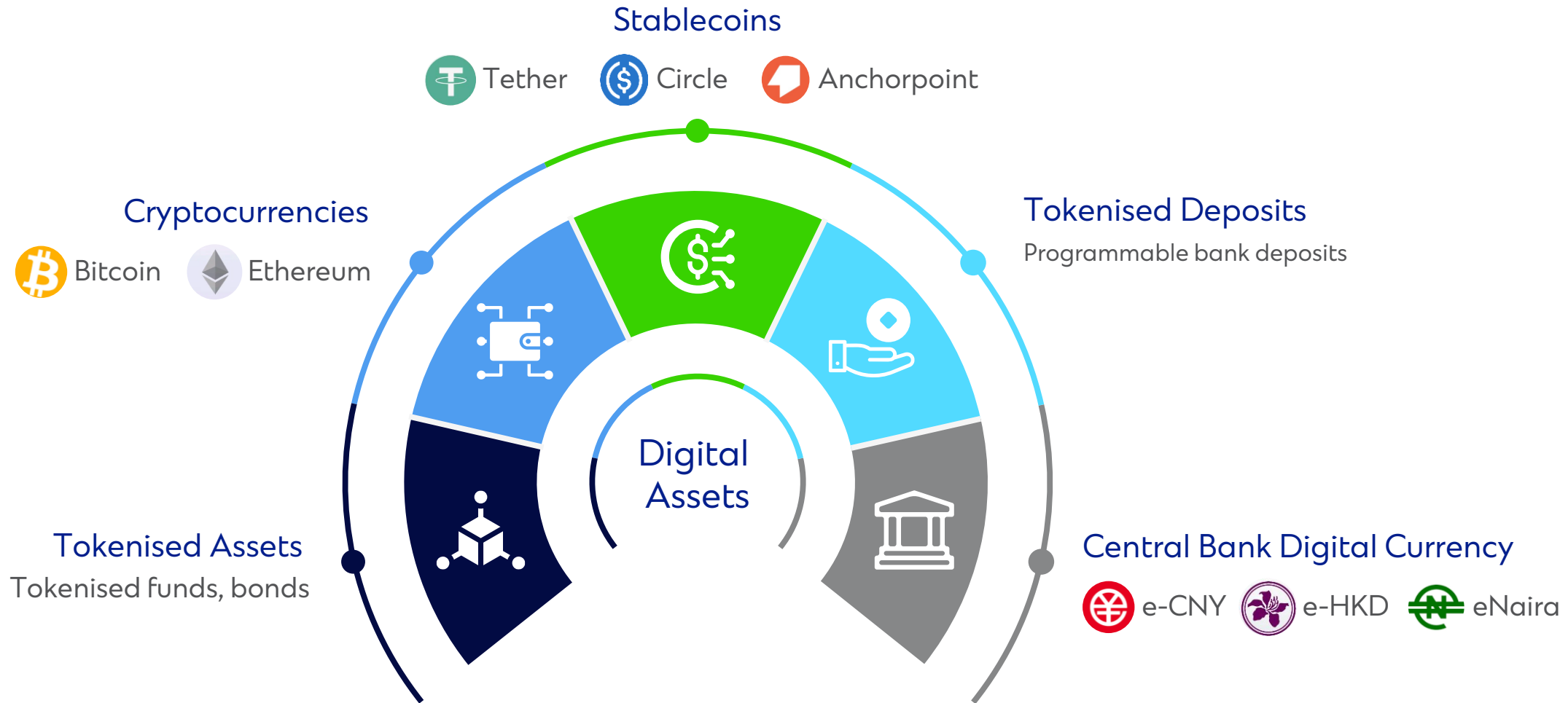
Structural shifts that
Digital Assets are
driving across
financial markets



How we are generating
value today, as deepening
client relationships
translates into wallet share

What are Digital Assets?

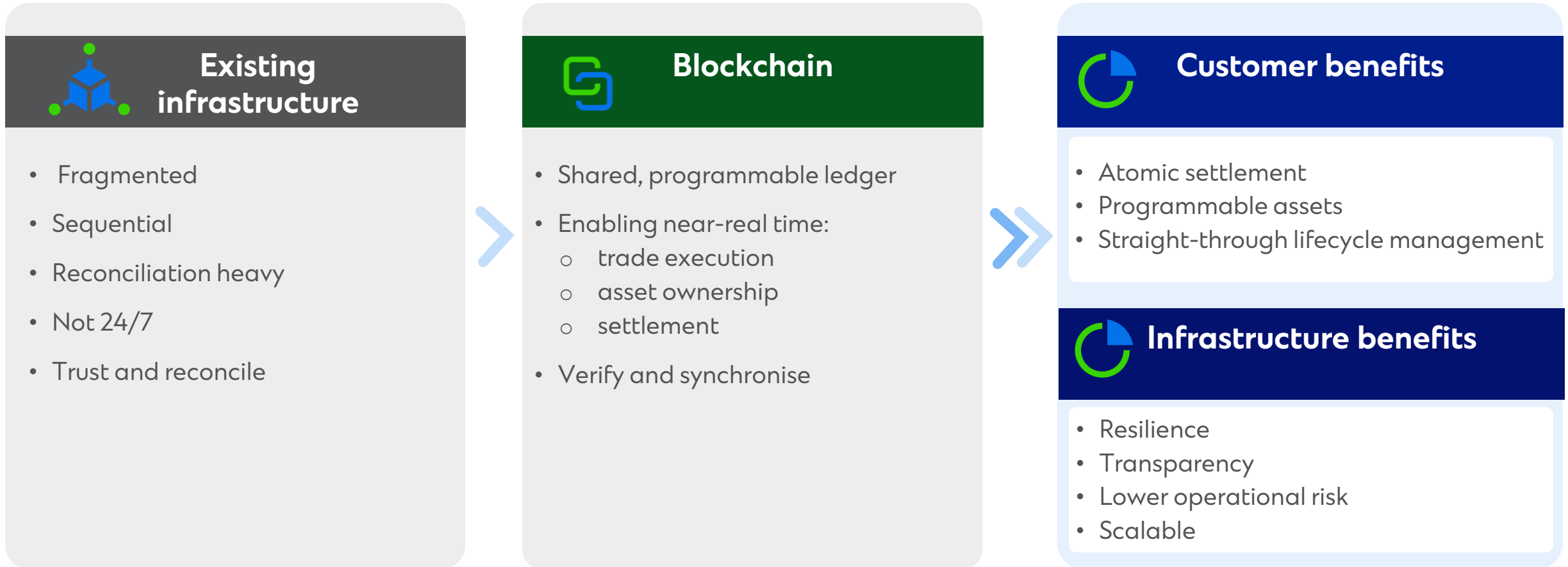
Digital Assets (DA): representations of value or rights on blockchains – “on chain” – facilitating faster, programmable settlement



As digital money and on-chain rails scale, banks that become the trusted Super-Connector in client flows capture a disproportionate share of value



Why do Digital Assets matter?



Blockchain is upgrading the plumbing of financial markets from **‘trust and reconcile’** to **‘verify and synchronise’**

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

How can we tokenise real-world assets?

Libeara

Tokenisation platform
for securities and
real-world assets

Settle

How do we settle digital assets in real-time?



Platform to **issue, trade and settle** digital assets

Custodise

How can we secure and transfer digital assets?



Institutional-grade
digital assets **custodian**

Trade

How do we safely and reliably trade digital assets?



Digital assets brokerage
for institutional clients

Lend

How can we enable credit with digital asset collateral?



Digital asset prime brokerage and credit platform for institutions

Strategic Investments



Payments Protocol



Exchange



Trading



Trading



Institutional
Credit Network



Crypto Staking



UX/ Wallet

Digital Assets are driving structural shifts across financial markets

Digital asset (DA) markets are small but growing rapidly; clients increasingly engaging with the asset class and technology

1 Money is increasingly digitised & moving outside traditional rails

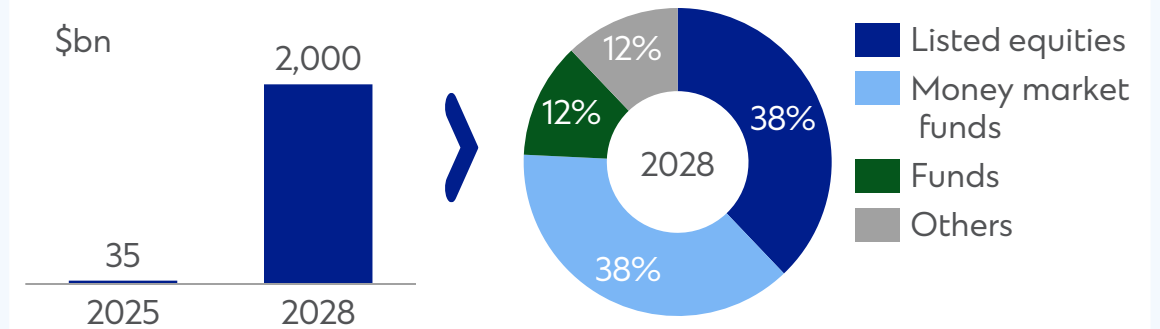
2.5x Growth in stablecoin wallets from 24m in 2022 to 62m in 2025¹ **>** Ecosystem participation is broadening

\$2tn in stablecoin supply by 2028², from current levels of ~\$323.5bn³ **>** Value is increasingly being moved on-chain

\$1tn to shift from EM bank deposits into stablecoins over next three years² **>** On-chain activity is scaling, favouring banks connecting client flows

2 Tokenisation remains modest but growing quickly

Tokenised Real-World Assets are scaling to systemic relevance⁴



Examples

Libeara
Tokenised Gold Fund with yield

NYSE
Tokenised securities for stocks and ETF's

VARA
شركة تنظيم الأصول الافتراضية
VIRTUAL ASSETS REGULATORY AUTHORITY
First government-backed tokenised real estate project



1. Source: Visa On-chain Analytics [Addresses](#) | [Visa Onchain Analytics Dashboard](#) | 2. SC Research Stablecoins: Implication for EM | 3. [Top Stablecoin Tokens by Market Capitalization](#) | [CoinMarketCap](#) as of 14 May 2026 | 4. SC Research "Defi 101" report

Digital Assets are driving structural shifts across financial markets

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3

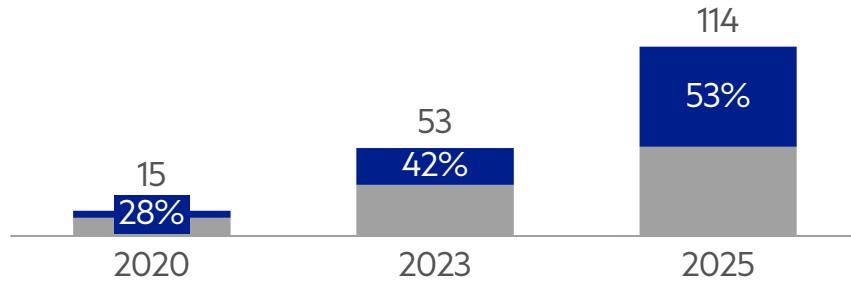
Financial intermediation is being re-wired

On-chain protocols reshaping lending and liquidity

Total value locked¹ in DeFi protocols (Blockchain based financial platforms)

\$bn

Lending
Others



Large FIs are extending into access and distribution of DA

BlackRock

- BlackRock's Bitcoin ETF (~\$65bn AUM)² distributed through regulated capital markets
- Integrated BUIDL tokenised treasury fund (~\$2.8bn AUM)³ into Uniswap, to enable distribution and trading

4

The convergence of Agentic AI & DA unlocks a new ecosystem

Agentic commerce will require money on digital rails and infrastructure to handle billions of micro-transactions

Agentic commerce as proportion of total e-commerce⁴



1. Total value locked in Defi Llama. May'26 data | 2. BlackRock 13F Filing as of 13 May 2026 | 3. BlackRock BUIDL TVL, Fees & Revenue | 4. Oliver Wyman: "Will AI agents separate banks from their customers?", 2026

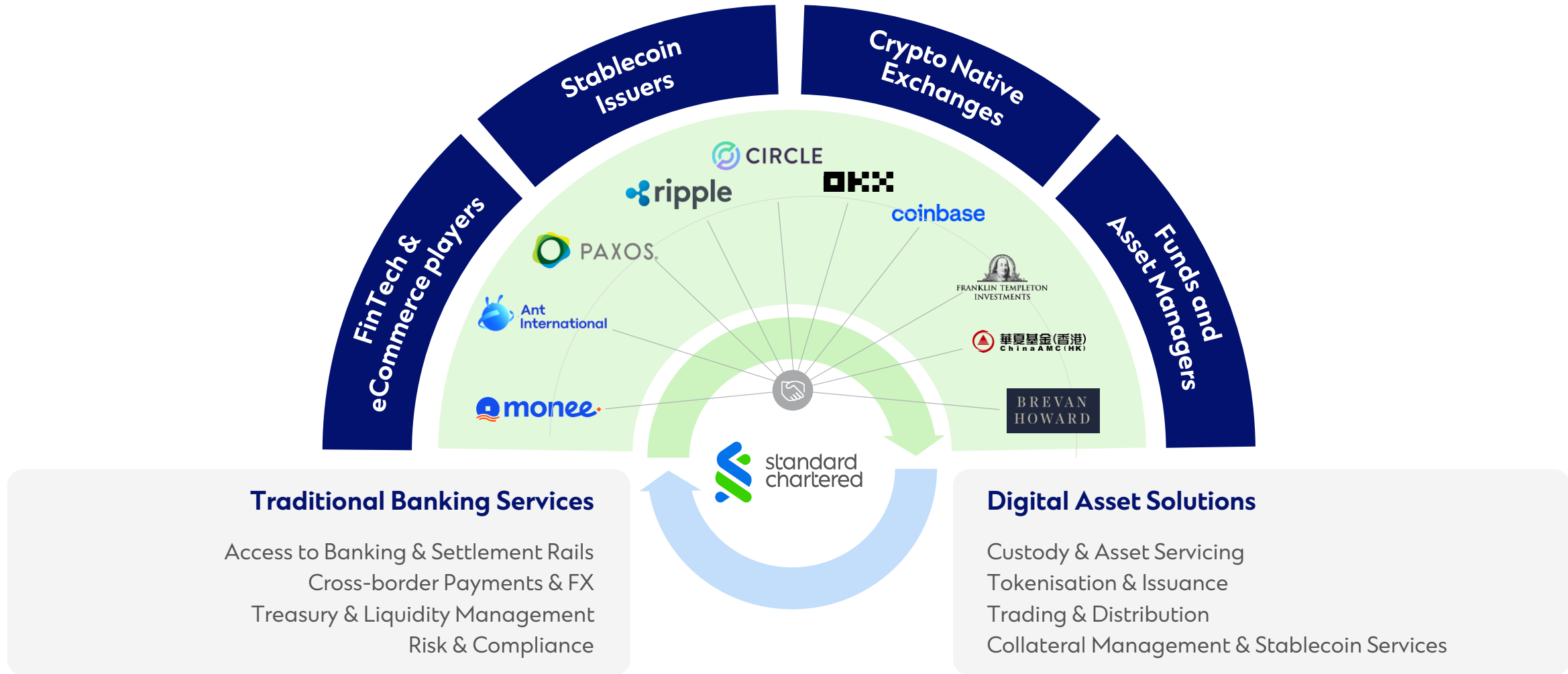
Our competitive advantages, that translate to value





We bank the digital ecosystem

We are a Super-Connector for interaction across ecosystem participants, creating network effects as client participation scales





Blockchain as infrastructure: interoperability across networks



- Public blockchains
- Public permissioned blockchains
- Private blockchains
- CBDC networks



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

- Cross-border payments
- DA Trading
- Tokenised Real-World Assets
- Institutional

Example



Private blockchains



Public blockchains



Permissioned blockchains



CBDC networks

Connectivity and orchestration

Movement of treasury funds in SGD & USD on Whale platform

Orchestrate settlement across a network of correspondent banks

Orchestrate settlement in HKD, RMB, THB, AED across CBDC networks

Connect SCB HK to global digital money networks e.g., USD stablecoins, e-CNY

Client products and flows

On-chain treasury solutions

Cross-border multi-currency clearing and settlement between banks

Cross-border payments for trade heavy corridors

Cross-border payments and settlement including tokenised RWAs

Connecting our clients to the digital asset infrastructure that best meets their needs





Enabling access to Digital Assets as an asset class

Creating client propositions to access, transact and safely hold Digital Assets as an asset class within a bank-grade framework

Access

SC Research: Dedicated Digital Assets Research desk

ETF Access: WRB access to Digital Asset ETF's

Stablecoin Access: Stablecoin services through Anchorpoint

Tokenisation

Tokenisation: Powered by SC Platform capability & Libeara

China AMC Tokenised Retail MMF in Asia enabling retail to access high quality MM instruments + FSS Custody

Digital Native Note issuances

Custody

Custodial services across Tokenised Securities and Crypto Assets through Financing & Securities Services (FSS) Custody & Zodia Custody

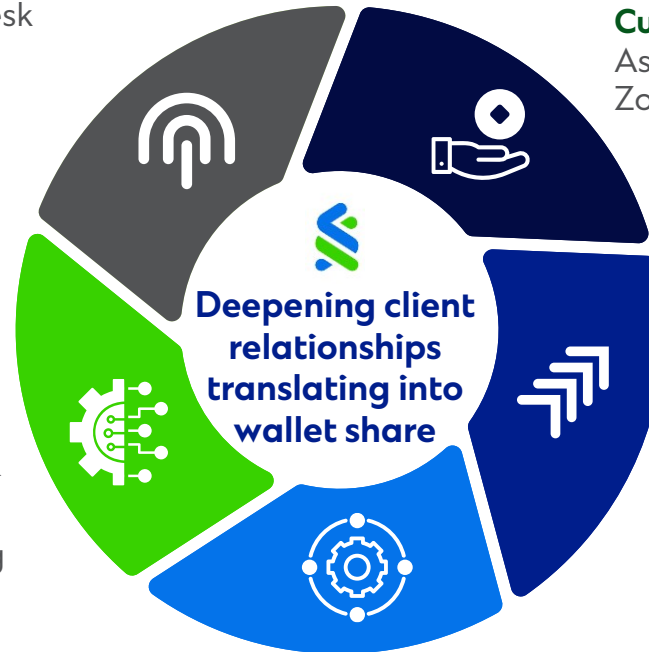
Execution

Institutional CIB Trading Desk: Spot BTC/ETH Institutional Trading live since July 2025

Zodia Markets Brokerage: Institutional Brokerage FCA & ADGM registered, supporting over 70 Digital Assets and 20+ fiat currencies

Digital Asset Trading WRB Enablement in UAE: Delivered through:

- Zodia Markets &
- Standard Chartered FSS Custody for WRB clients



Interoperability

Collateral Mirroring capabilities partnering with OKX

Improving capital efficiency & reduced counterparty risk

In conclusion



We have been early movers in building digital asset capabilities that are now scaling



Institutional adoption of Digital Assets is moving from early adoption to scale



Emergence of new networks on blockchains is a significant opportunity for us as a global super-connector bank



Value is being generated today as deepening client relationships translates into wallet share

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