



Investor Event

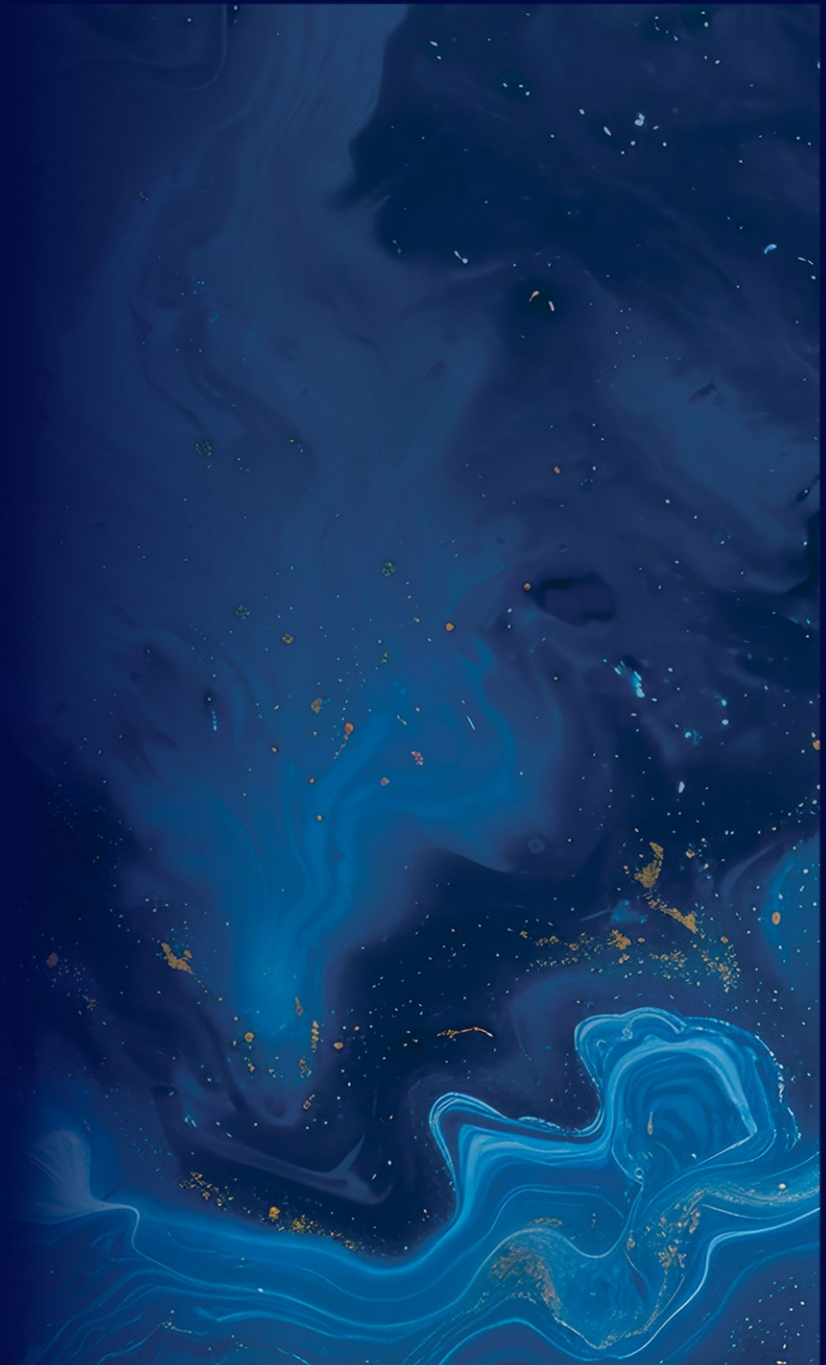
Hong Kong

A differentiated franchise delivering continuous outperformance

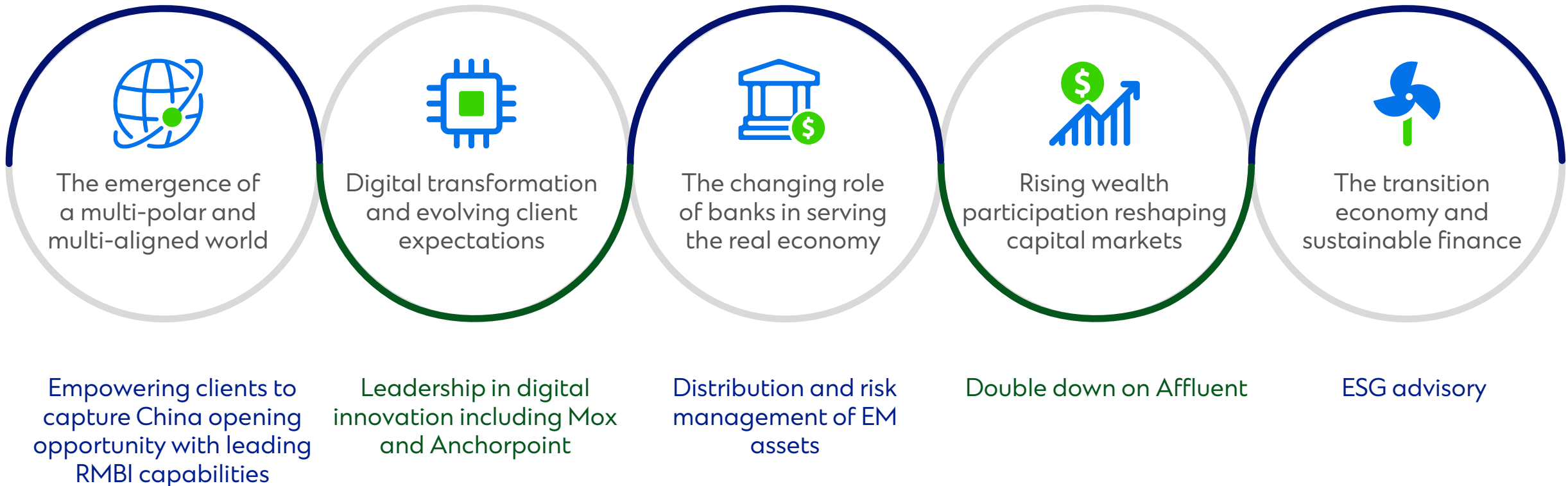
Mary Huen

CEO Hong Kong & Greater China North Asia

21 May 2026



HK: Key growth drivers in the face of emerging structural shifts



Deeply rooted local franchise amplified by strong partnerships



HK's rising role as IFC augmented by offshore financial activities

The bridge facilitating fund flows across borders

>60%

of China's inward & outward FDIs are through HK¹

~75%

offshore RMB payments pass through HK²

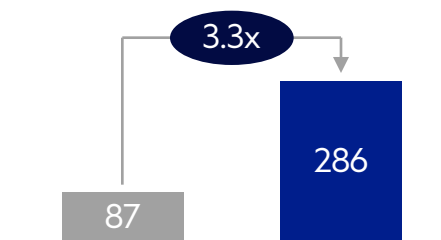
#1

global cross-border wealth hub before 2029³

Global #1 IPO hub and strong stock market turnover in 2025

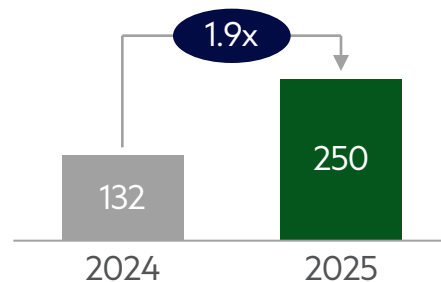
IPO funds raised in HK⁴

(HK\$bn)



HK stock market ADT⁴

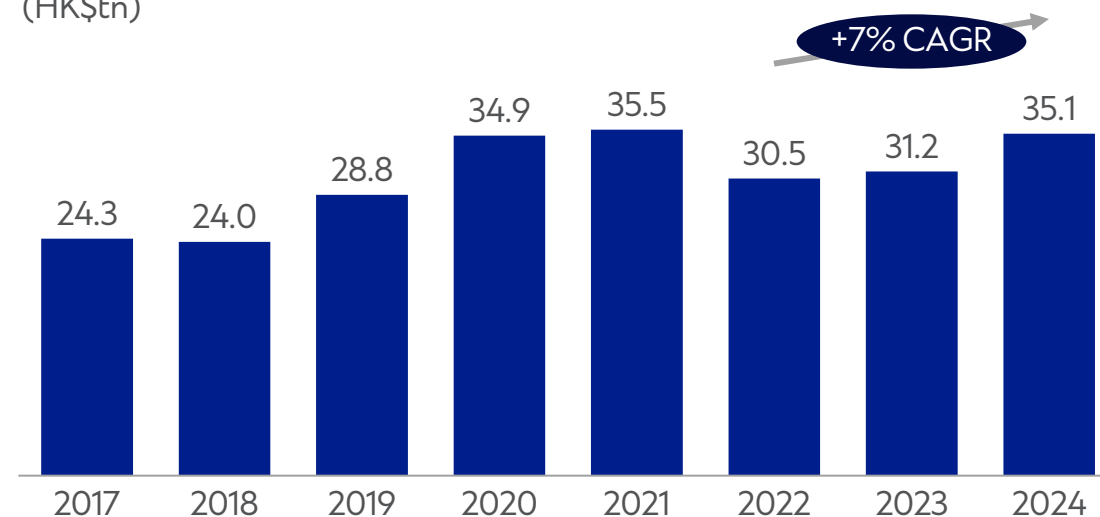
(HK\$bn)



AUM regaining momentum to approach record high

Asset and wealth management AUM⁵

(HK\$tn)



Our franchise: Deep roots, innovation, and strong partnerships

The oldest

167 years of history, oldest note-issuing bank, household brand



The youngest

Future ready innovative platforms

mox



Partnerships

Enriched proposition and broadened ecosystem



~1/4

of HK domestic Affluent NTB contributed from Cathay Pacific in 2025

~15%

higher propensity for Wealth products from Cathay cardholders vs non-Cathay

A journey of continuous transformation with significant milestones



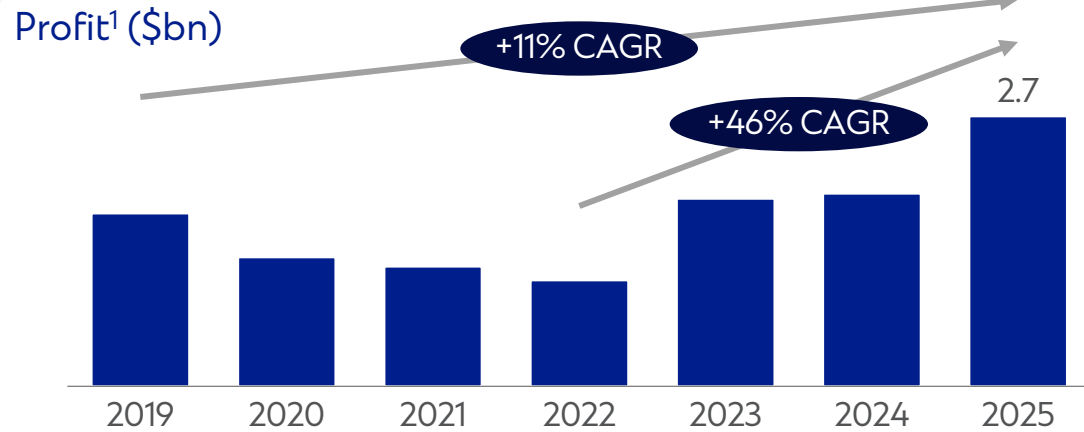
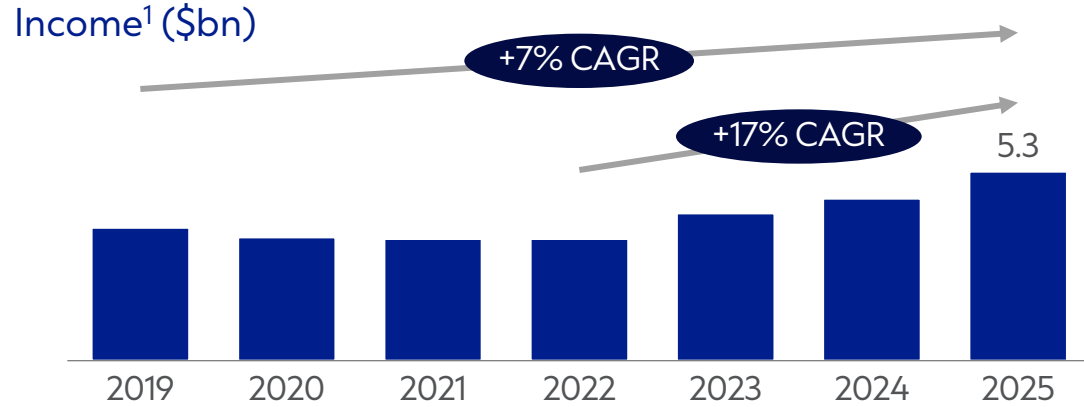
Legend: Corporate partnership Business innovation Investment and acquisition



Note: Select initiatives; timing indicative

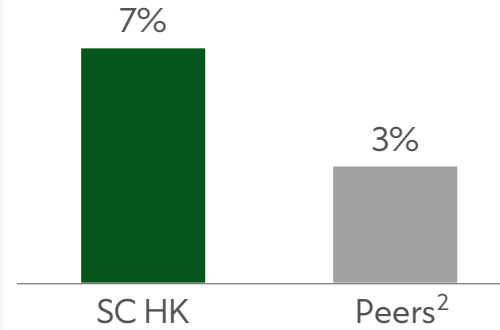
Financial performance

Consecutive record income and profit

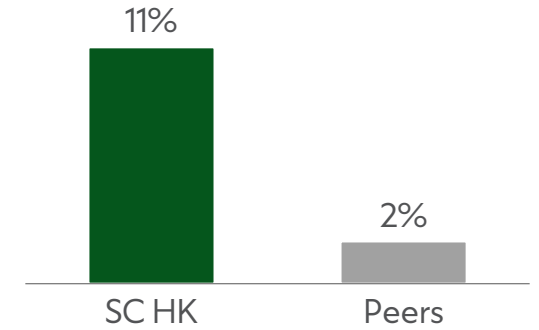


Growing faster than our peers with superior risk management

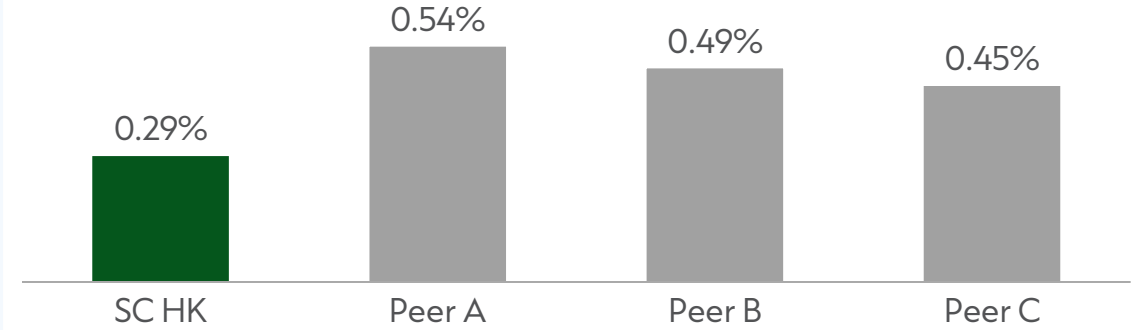
Income CAGR (2019-2025)



Profit CAGR (2019-2025)



FY'25 loan-loss rate



1. CAGR calculated using a pre-allocation basis for 2019-2023 and a reported basis for 2024-2025 | 2. Peers include HSBC HK (including Hang Seng Bank), BOC HK, DBS HK



CIB: Unique China opening proposition underpinned by our network

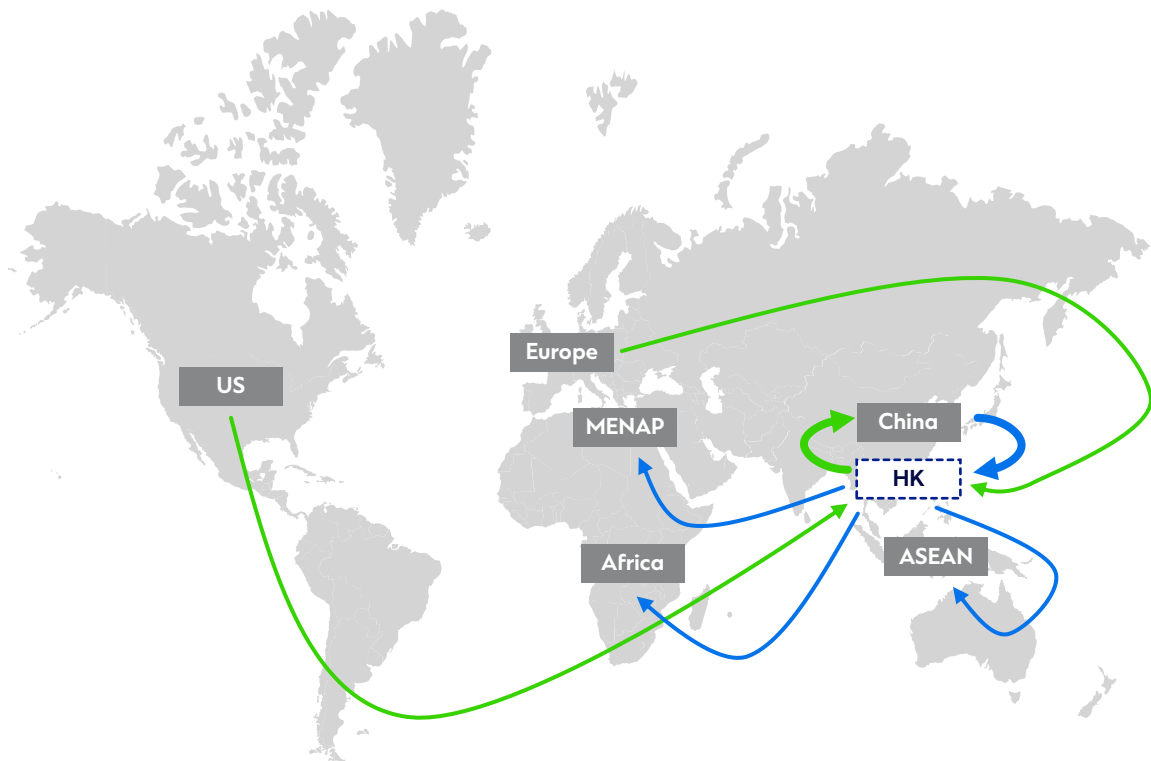
Inbound business anchored on China's two-way opportunities



Chinese corporates expanding into overseas markets through HK

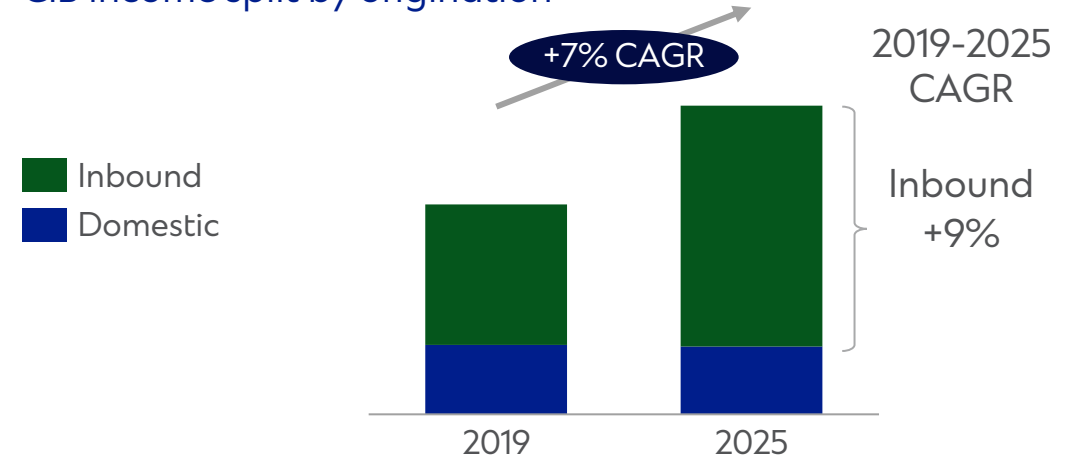


Europe & US FIs accessing China's financial markets via HK



Inbound income surged despite muted domestic conditions

CIB income split by origination



CIB inbound income (2025)



CIB: Sharpen our proposition to fuel the next wave of China opening

Our priority initiatives

Strengthen go-global proposition supporting client growth

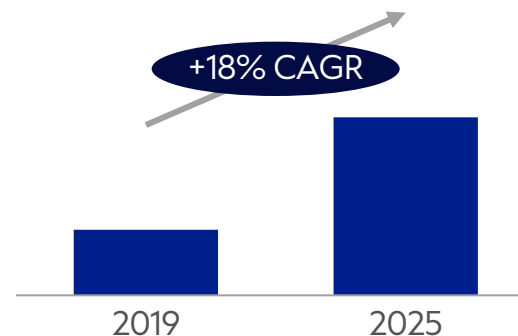
- Deepen our coverage and sector expertise, with a focus on targeting New Economy sectors
- Monetise revenue opportunities adjacent to IPOs - IPO receiving bank, cash management, margin financing, structured products
- Institutionalise integrated one-bank proposition across CIB and WRB

Continue to invest in infrastructure driving resilience and scale

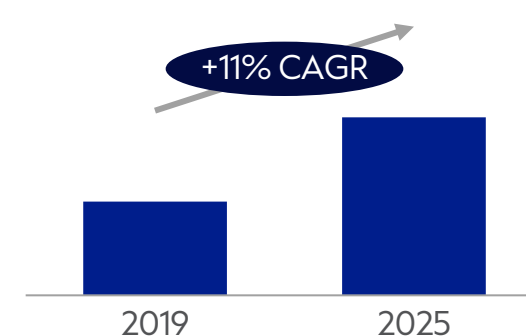
- Strengthen our 'core' to enhance our system resilience, agility, while enabling future capabilities and differentiation
- Enhance efficiency of connectivity with China e.g., mBridge full automation, cross-border FPS 24/7
- Accelerate client early adoption in digital asset capabilities

Capture growing cross-border hedging and treasury demands

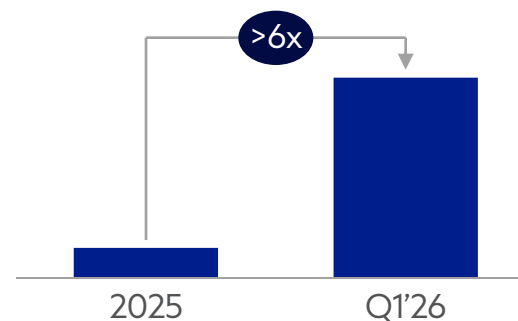
Global Markets: China inbound income



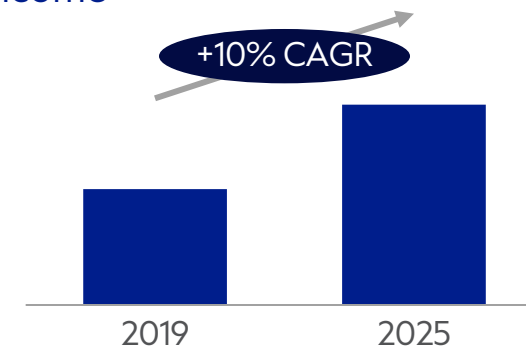
CASA balance of China inbound



mBridge monthly average transaction volume



Securities Services income



RMBI: Leading capabilities across multiple dimensions

- ✓ 22% market share in **Bond Connect**¹
- ✓ 23% market share in **Stock Connect**²
- ✓ CNH CASA balance up **~70%** over 2019-2025

- ✓ Early participation in **HKMA RMB Business Facility**
- ✓ Pioneer to support clients in offshore **RMB bond repo** under Northbound Bond Connect



- ✓ Developed our proprietary **Renminbi Globalisation Index (RGI)**
- ✓ Published 1st RMBI flagship report

- ✓ RMB services in **35 markets**
- ✓ **Global connectivity**, with dedicated Centre of Excellence team, corridor bankers and RMB specialists
- ✓ First international bank as CIPS direct participant outside of Mainland China; **largest number** of CIPS indirect participants
- ✓ **24-hour RMB trading desk** across all major products

Case study: Empowering Chinese clients to pursue growth ambitions

Stage 1: Initial development and local expansion

Emerged as the leading domestic gold mining company in China through several acquisitions

Stage 2: Regional expansion and diversification

Grew beyond gold to become a major player in copper, zinc, and other metallic mineral resources

Stage 3: 'Go global' and internationalisation

Began its transformation into a multinational mining enterprise, acquiring major assets globally

Stage 4: High-quality growth and green transformation

Focusing on green, low-carbon, high-quality, and sustainable growth

Client wallet size

2000s

Copper and gold hedging

2010s

Regional treasury centre solutions

Syndication lending

2020s

IPO receiving bank

Rating advisory

Sustainable working capital loan

Recent

Our differentiators

Network

Centralised cash management across our footprint in ASEAN and Africa

Product

Sophisticated financing and risk management solutions

One-bank

Integrated solutions across wealth and banking

Sustainability

Comprehensive suite of sustainable finance solutions



WRB: Proven Affluent engine enabling strong income growth

Products

>30% CAGR for HK Wealth Solutions income, open architecture and diversified products

Service

#1 Net Promoter Score in HK for two consecutive years

2023-2025

HK Affluent income CAGR
>20%

HK net new money
~2x

HK Affluent AUM
~2x
of market CAGR¹

First-to-market Priority Private Centre in 2021

Experience

+14% CAGR for International Banking RMs in HK

People

WRB: Turbocharge the engine to further scale the growth

Our priority initiatives

Enhance Global Chinese proposition to deliver more integrated experience

- Expand Priority Private footprint from 7 to 10 centres
- Opened first dedicated Priority Private Centre in the GBA in Shenzhen in early 2026

Enhance our Affluent coverage model with elevated competencies

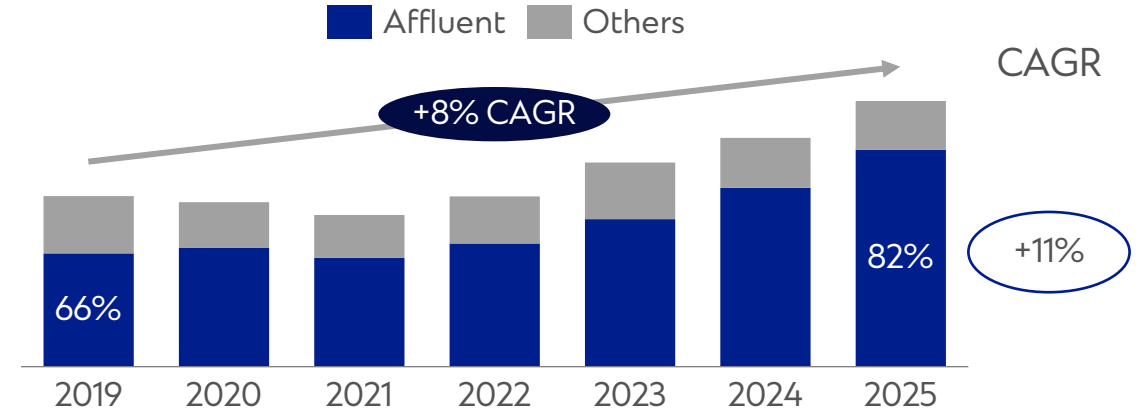
- Continue to expand our RM base while ensuring high productivity
- Integrate a one-team coverage model for Global Chinese clients
- Upskill RMs to enhance advisory capabilities and overall competencies

Scale digital capabilities while enhancing human-led engagement

- Enhance digital and data capabilities across automation, personalised engagement, and wealth journeys
- Accelerate AI adoption to augment our coverage model, and to elevate client experience

Capture Affluent and Global Chinese growth



HK WRB income



HK NNM split by client group (2025)



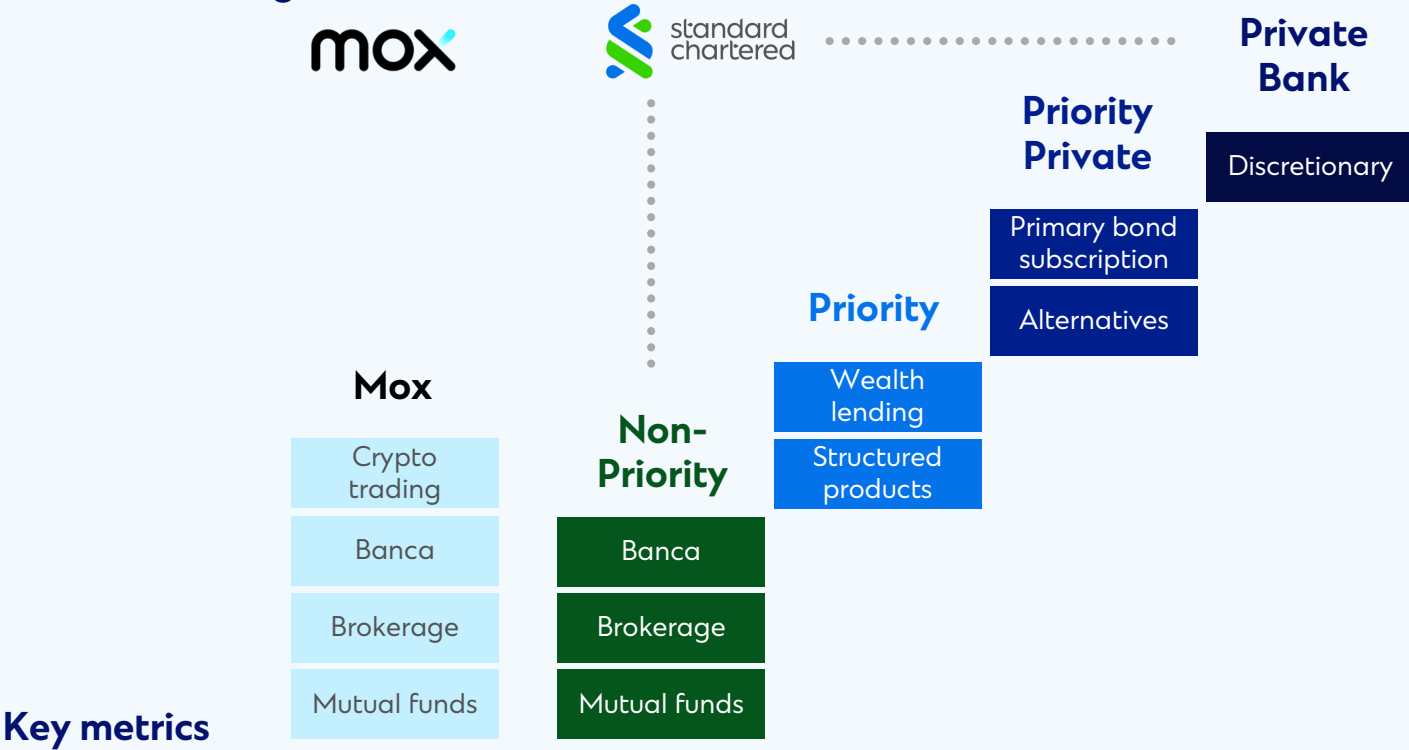
WRB: Dual engines to capture the full spectrum of clients



		
Propositions	Advisory-led proposition to capture affluent and cross-border clients	Modern infrastructure catering to the younger generation
# of customers	~2.3m	750k
Average customer age	50s	30s
Only 15% customers overlap		

KPIs

Credit card market share ¹	WRB deposits balance
16.0% +3.3%pts (2022-2025)	+15% CAGR (2022-2025)

Product offerings




					Private Bank
					Discretionary
					Priority Private
					Primary bond subscription
					Alternatives
			Priority		
			Wealth lending		
			Structured products		
	Mox	Non-Priority			
	Crypto trading	Banca			
	Banca	Brokerage			
	Brokerage	Mutual funds			
	Mutual funds				

Key metrics


AUM requirement	No	<HK\$1m	HK\$1m	HK\$8m	US\$10m
Account opening	Digital	Digital/ Branch	Branch/ Wealth centre	Wealth centre	Personal service
AUM multiple per client	-	1x	>10x	>100x	>1,000x
Client base over 5Y	~11x	~1.1x		~1.7x	

At the forefront of Hong Kong's digital asset development

HK is a trusted digital asset (DA) hub for global markets

-  Dual regulators committed to pro-innovation regulation
 - HKMA → Prudential safety and monetary stability
 - SFC → Market integrity and investor protection

-  Regulated infrastructure keeping pace with technological change
 - Tokenised money infrastructure (stablecoins, e-HKD & Ensemble)
 - Tokenisation of financial markets (bonds & asset management products)

-  Holistic regulatory approach creating vibrant DA ecosystem
 - Leveraging IFC strengths; forefront of DA innovation
 - Forward-looking regulations across DA value chain

SC leads the industry across the value chain

- Building the common infrastructure across the DA value chain...
- One of only two to obtain Stablecoin Issuer Licence
 - Cross-border settlement and payment
 - Tokenised real-world assets settlement, custody & distribution

- ...enables SC to lead and innovate across all HK initiatives
- First licence holder for stablecoins issuance in HK
 - One of the first Tokenised Deposit Banks in Ensemble
 - Launched the first tokenised retail money market fund in APAC

- Multi-year stablecoin journey led to obtaining first licence in HK
- 2024: Participated in HKMA Stablecoin Sandbox
 - 2025: Established Anchorpoint
 - 2026: First licence holder; launch of regulated stablecoin



Key messages



Hong Kong sits at the intersection of multi-directional flows further enhancing its position as a cross-border financial hub



We are uniquely positioned with a targeted strategy to deliver outperformance



Clear priorities to drive future growth: Accelerate Affluent, RMBI and business innovation



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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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