



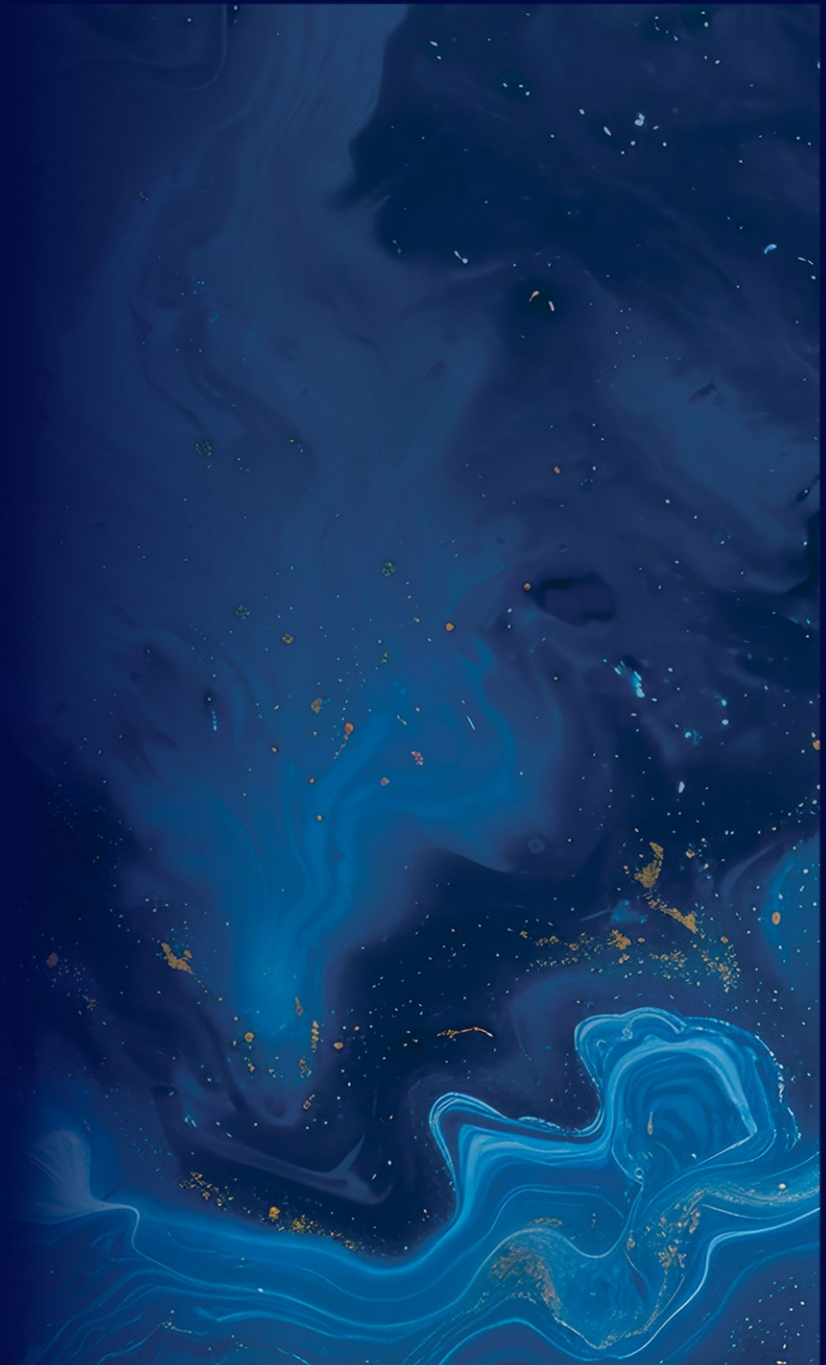
# Investor Event

## **Transformation:**

Delivering a Simpler, more Connected and Faster Bank

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Group Head, Technology & Operations



# We are transforming for the forces shaping the future of banking



Creating a Simple, Connected and Fast bank for the next phase of growth



# Key messages

 Serving clients as a super-connector requires a simplified organisation and a modern technology platform

 Building a Simple, Connected and Fast operating model delivering standardisation, scalability and growth without linear cost

 Continuous improvement and AI-driven acceleration deliver faster execution and clear financial outcomes

Medium-term targets   **~20% increase**  
in income per employee<sup>1</sup>  
by 2028

 **>15% reduction**  
in corporate functions<sup>2</sup> headcount  
by 2030

**63%**  **~57%**  
Cost-to-income ratio  
in 2028

# We have simplified our operating model

## Clear ownership, closer to clients

- Global products / local delivery
- Removed regional layers
- **79%** of market CEOs<sup>1</sup> now double-hatting, up from 28%



Faster, clearer client decisions

## Leaner leadership, fewer handoffs

- Executive leadership team<sup>2</sup> streamlined **▼27%**
- Fewer layers and committees
- Consolidated adjacent functions



Simpler governance, faster execution

## Scaled delivery through shared services

- Back-office centralised into global hubs
- Global processes replacing local variants
- **43%** of workforce at Global Business Services



Consistent delivery at scale



# We have modernised our foundations for growth and resilience

Scale, speed and resilience no longer require linear technology cost or capacity expansion

## Three critical platforms strengthened

- Global private cloud
- Modern core banking platform
- Global payments platform

## What this enables

- Scale across markets without additional infrastructure
- Faster rollout of capabilities
- Standardised core with flexibility to differentiate at the client interface

## Outcomes

- **~30%<sup>1</sup>** higher throughput per operations employee
- **24/7** always-on digital banking
- **9x** throughput<sup>2</sup>; **10x** processing power; **80%** less downtime per year



# We are embedding continuous improvement at scale

Transitioning from programme-led change to continuous, disciplined execution

## From programme led change

- Fit for Growth has simplified and standardised the Bank
- On track to deliver **\$1.3bn** in savings
- **~300** initiatives delivering step-changes

## To continuous improvement

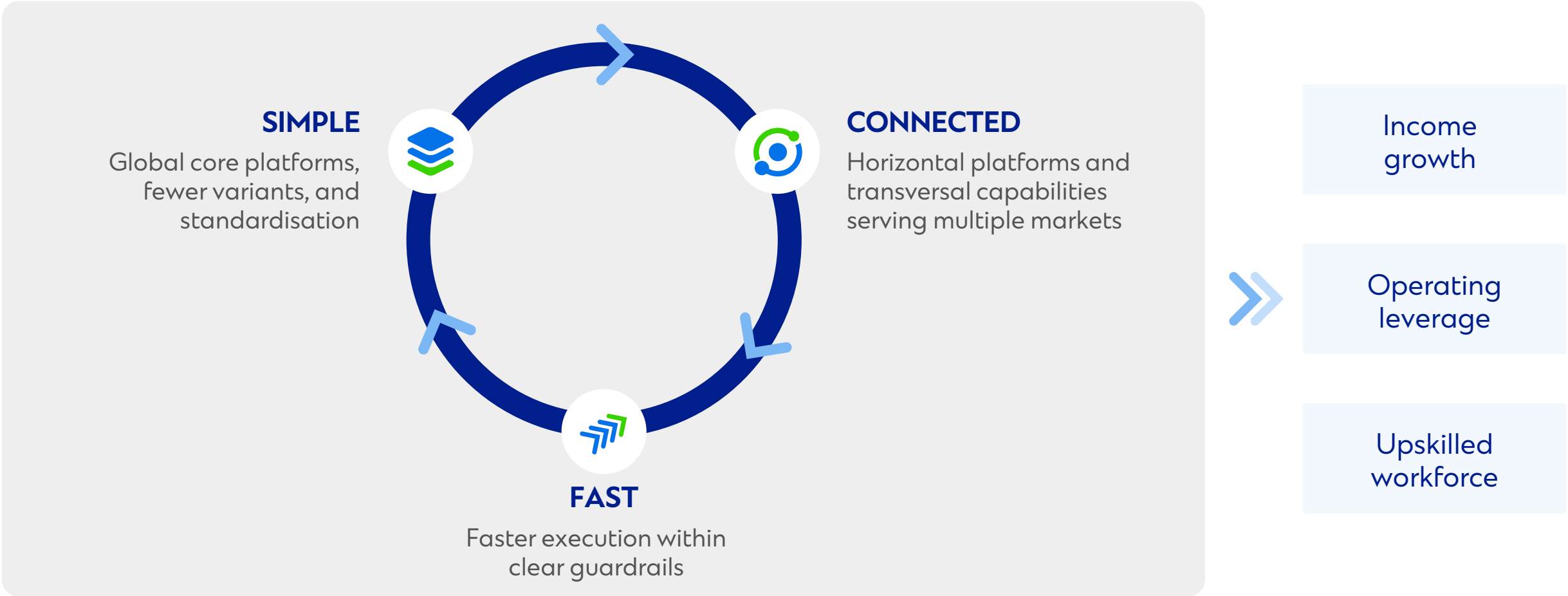
- Improvement built into day-to-day operations
- End-to-end processes mapped and skills assessed
- Clear process ownership with simplified change governance

## Delivering measurable outcomes

- **~53%** straight-through-processing in Wealth Solutions
- **~40%** increase in automation of Private Banking credit documentation
- **~14%** reduction in vendor onboarding turnaround time

# A distinctive operating model to deliver our super-connector ambition

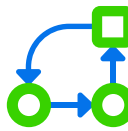
Simplifying the core and connecting the bank to deliver faster execution and better client outcomes




# Simple: standardised at the core, differentiated at the client interface

Lower unit cost, stronger resilience, and scalable growth - delivering more change per dollar invested

## Differentiated at the client interface




Configurable,  
not bespoke builds




Product, Market, Client  
- specific configurations


## Standardised global platforms and simpler processes



Build once,  
deploy across markets



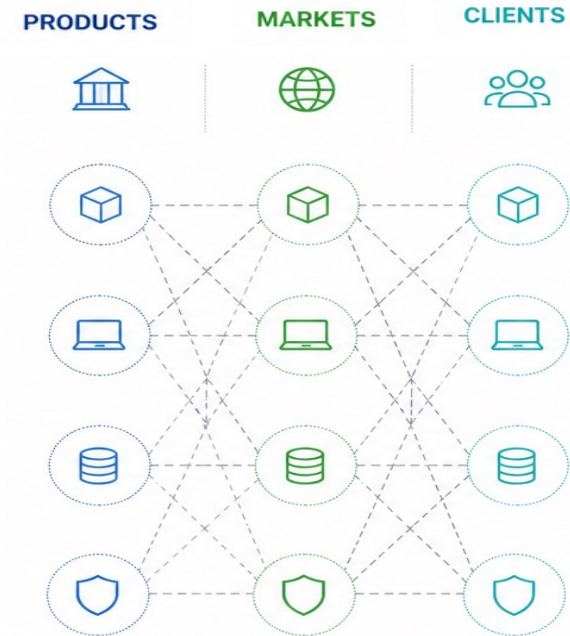
Reduced fragmentation,  
fewer systems and processes



Standardised change  
discipline, fewer variants

# Connected: seamless across products, markets, client relationships

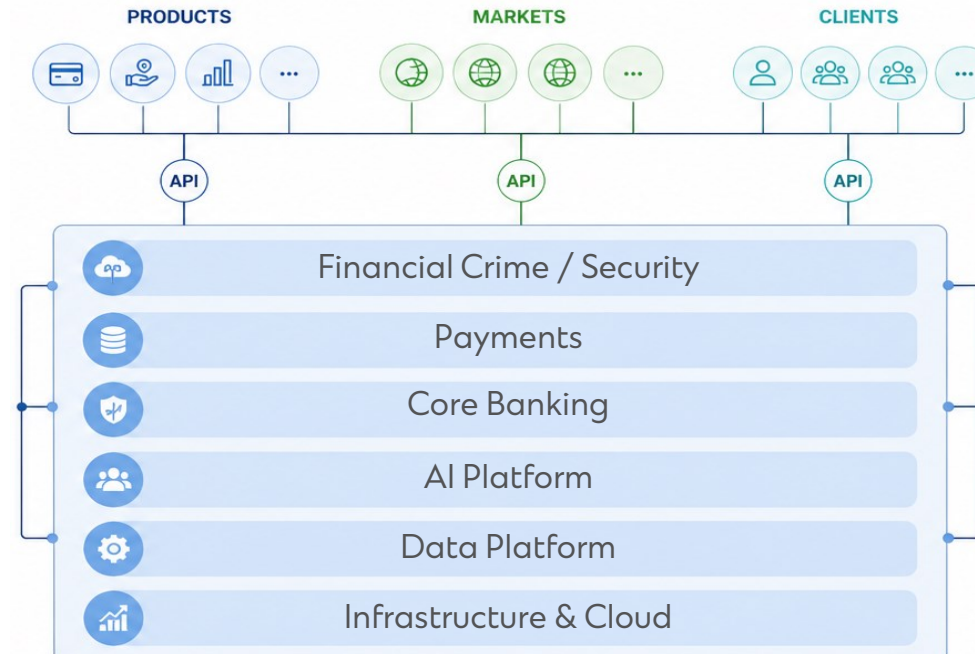
## Vertical and fragmented model



## Vertical and fragmented model



## Horizontal shared platforms

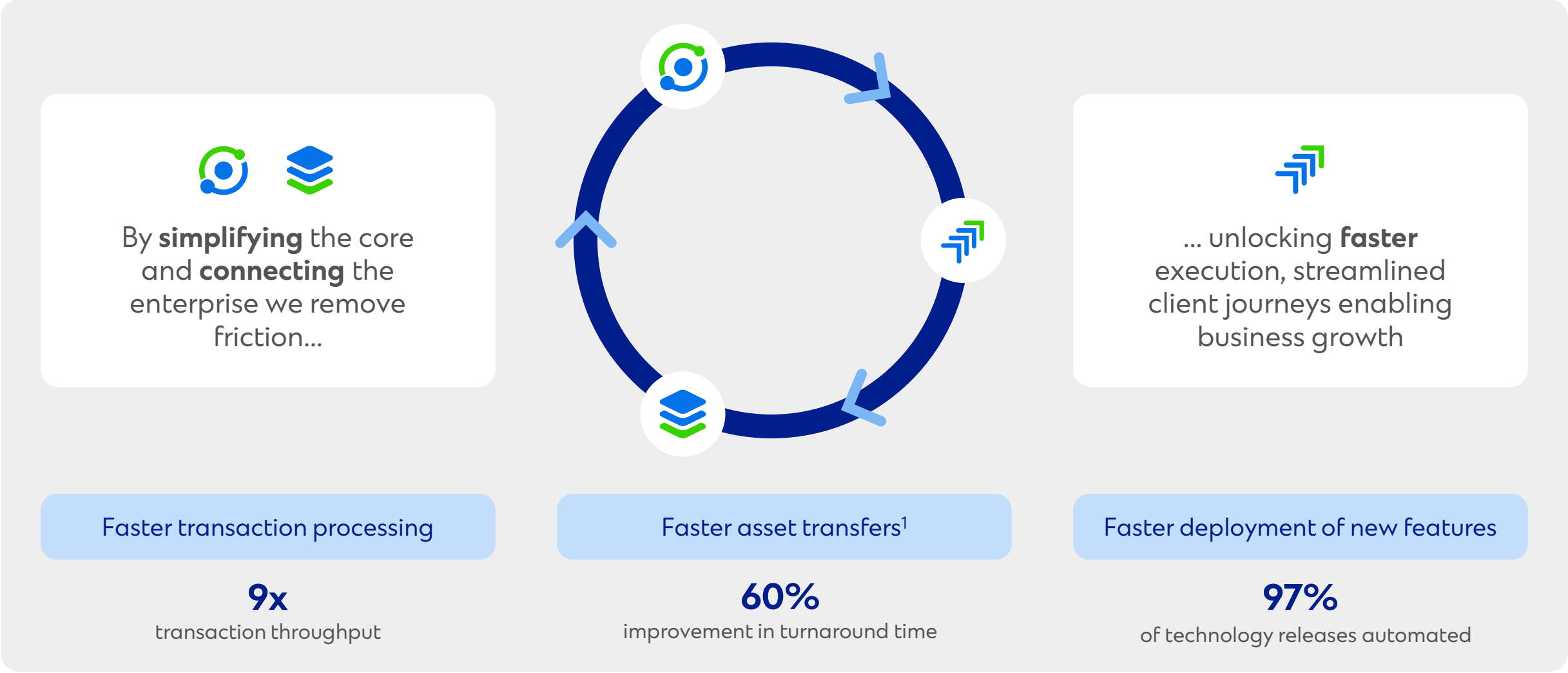



## Global Capability Centres

## Target Outcomes

- Seamless client journeys across products and geographies
- Scalability with lower unit cost
- New growth opportunities
- Faster execution with reduced latency and duplication
- Better analytics from integrated data
- Simplified service delivery
- Scalability and differentiation

# Fast: executing at pace within guardrails



 1. Time taken to transfer private banking assets, from client instruction confirmation to completion at Standard Chartered.

# Amplifying Simple, Connected, Fast through AI

## 1 Unified Enterprise Platform



serving 54 markets, embedding AI to drive resilience, productivity, and precision

## 2 Operating Model Shift



matching every task to its right execution mode — autonomous, agent-assisted, or human-led, based on complexity and client impact

## 3 Scalable AI Capabilities



accelerating delivery, industrialising innovation and sustainably embedding AI across the technology estate

1

# Unified Enterprise Platform



serving 54 markets, embedding AI to drive resilience, productivity, and precision

## AI Resilience

### Risk management Platform

AI enables more consistent application of controls, improving resilience, speed of change, and auditability

80% Controls<sup>1</sup> codified into executable rules and specifications

90% Material controls continuously monitored through AI guardrails

30% Reduction in manual effort for regulatory change implementation

Fully implemented by end 2027

## AI Productivity

### Enterprise Anti-Crime Platform

Reusable agents delivering faster insights and improving client and employee experience

40% Reduction in false positives

10 mins Faster insights generation for Digital Assets surveillance (from ~21 hours)

Fully implemented by end 2027

## AI Precision

### Global Data Platform

Single, trusted data foundation to deliver consistent, high-quality data to support risk management, decision-making, and compliance

150+



1

Independent Data Systems

Global Data Supply Chain

Fully implemented by H1 2028



1. Controls owned by the Technology & Operations function

## 2 Operating Model Shift



Building towards an environment where every task is matched to its right execution mode — autonomous, agent-assisted, or human-led, based on complexity and client impact

### Autonomous

#### AI-Driven Operations

Intelligence embedded into day-to-day processes, enabling self-service at scale

95% Data accuracy through AI document processing<sup>1</sup> (from 85%)

50% Reduction in turnaround time for self service client enquiries

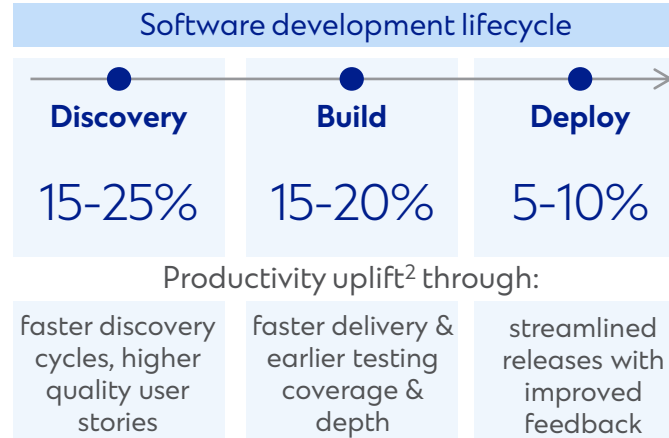
60% Self-resolution for internal queries using virtual assistant

Fully implemented by end 2027

### Agent-assisted

#### AI-Driven Software Development

AI-assisted engineers accelerating time-to-market through high-quality code



Productivity uplift<sup>2</sup> through:

Fully implemented by end 2027

### Human-led

#### Enterprise Productivity Uplift

AI supporting everyday work, improving productivity at scale

85k Staff trained and actively using MS CoPilot to realise value

100% Affluent Relationship Managers enabled with AI Advisory capability

Fully implemented by end 2026

### 3 Scalable AI Capabilities



Accelerating delivery, industrialising innovation, and sustainably embedding AI across the technology estate

#### Accelerating delivery

##### Enterprise AI Platform

AI Factory enabling scalable AI use cases across the Bank

43 High impact Gen AI use cases live

300+ Live AI use cases<sup>1</sup> on platform

60% Reduction in marginal cost per additional AI use case

Current

#### Industrialising innovation

##### GenAI Concierge

Reusable agents delivering faster insights and improving client and employee experience

39+ Live Chatbots deployed to improve employee and client experience

15% Reduction in human effort through engineering support bots

Fully implemented by end 2026

#### Embedding AI in tech estate

##### Central Observability Platform

AI platform that gives comprehensive visibility across all systems, services and client journeys

60+ AI agents providing real-time insights and automations

88% Reduction in monitoring manpower

\$10m Sustainable savings in annual monitoring costs

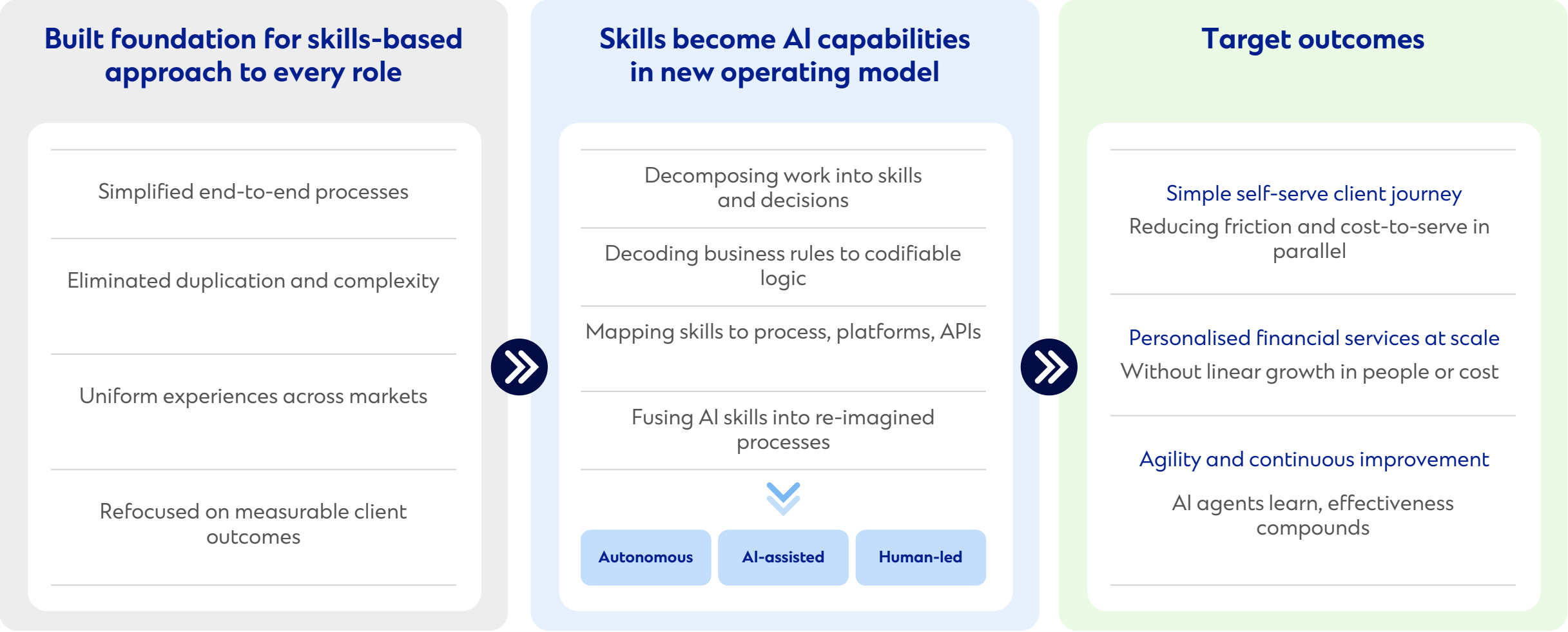
Current



1. Including Machine Learning use cases

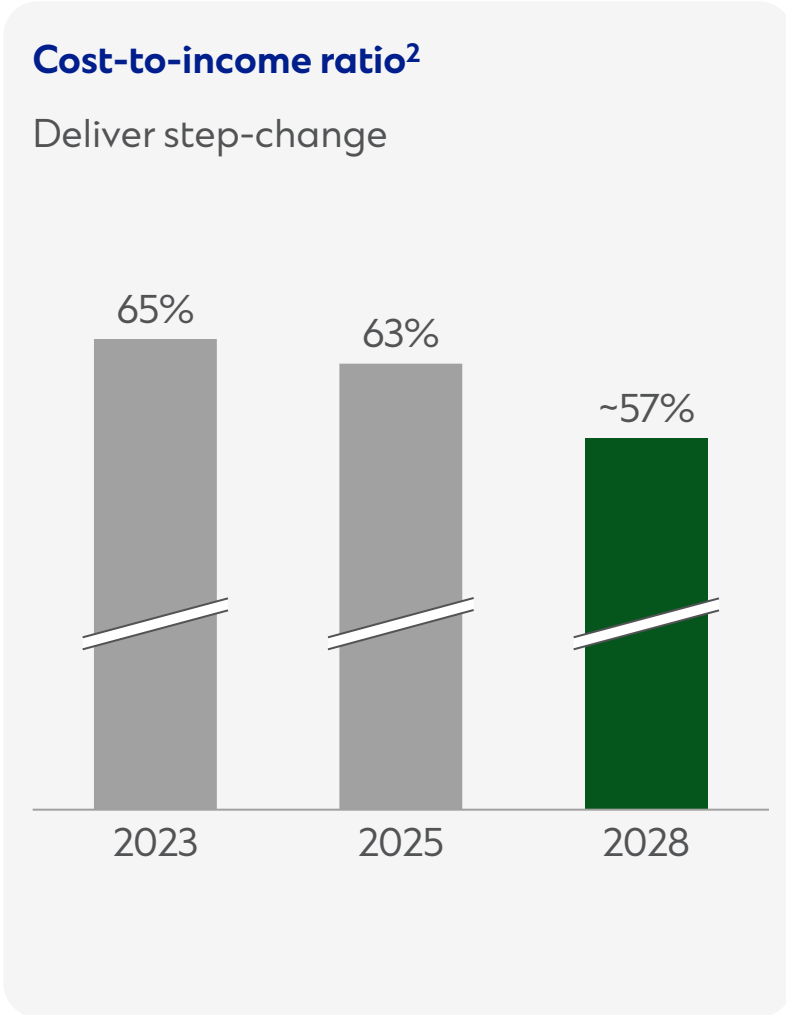
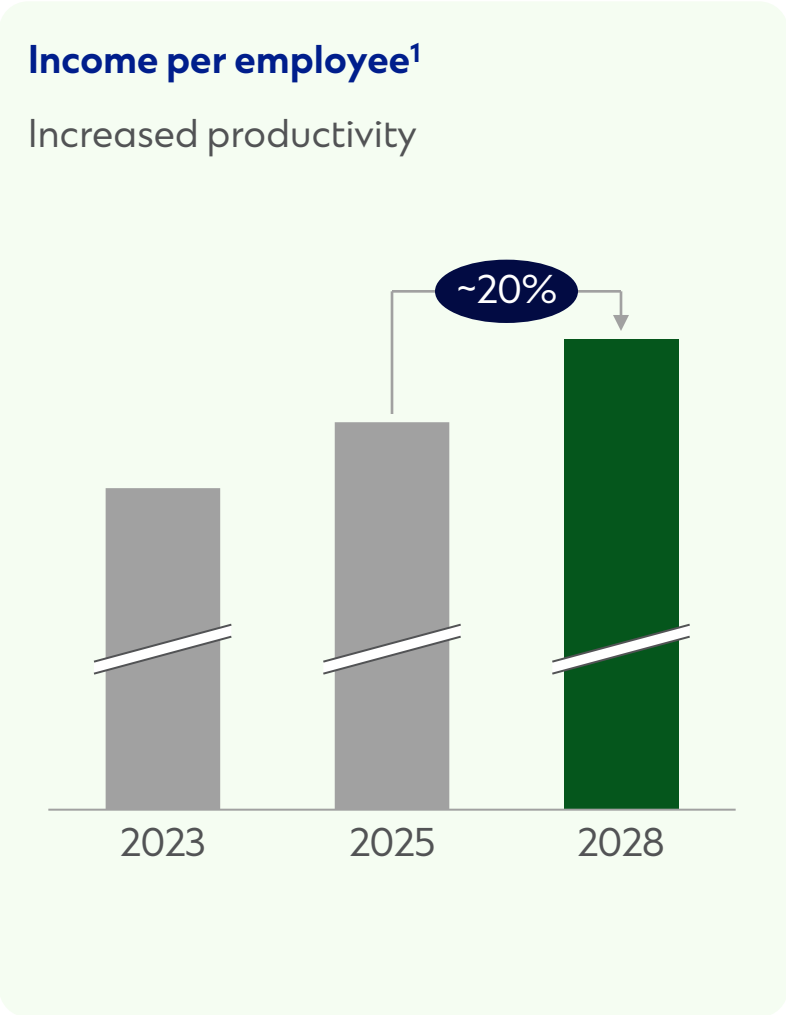
# Our target is a skills-based operating model for an AI-first bank

Rewiring the operating blueprint for scaling autonomy, productivity, and client impact



# We are making structural changes to boost productivity

Building an agile operating model that is Simple, Connected and Fast driving significant productivity benefits



# In conclusion



## **Structurally repositioned the bank for scalable growth**

Simplified the organisation and modernised core technology

Created a simpler, more resilient and scalable foundation



## **A Simple, Connected, and Fast operating model**

Enables us to operate as one global network

Supports growth without linear cost increases or duplication



## **Continuous improvement and AI-driven acceleration**

Improving, innovating and embedding AI across the bank

Enhancing client experience and employee productivity

Delivering a simpler, more productive and scalable bank, positioning us for sustainable returns and growth



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