

Corporate Briefing

9 September 2025



standard
chartered

saadiq
islamic

Agenda



Agenda	Time
Welcome note and introduction	11:00 AM – 11:05 AM
Recitation of Holy Quran	11:05 AM – 11:10 AM
Company Briefing / Strategy	11:10 AM – 11:30 AM
Financial Performance	11:30 AM – 11:45 AM
Community Investments	11:45 AM – 12:00 PM
Q&A	12:00 PM – 12:15 PM



Disclaimer

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.

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 Bank’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.

There are several factors which could cause the Bank’s actual results and its plans and objectives to differ materially from those expressed or implied in forward-looking statements. The factors include (but are not limited to): changes in global, political, economic, business, competitive and market forces or conditions, or in future exchange and interest rates; changes in environmental, geopolitical, social or physical risks; legal, regulatory and policy developments, including regulatory measures addressing climate change and broader sustainability-related issues; the development of standards and interpretations, including evolving requirements and practices in ESG reporting; the ability of the Bank, together with governments and other stakeholders to measure, manage, and mitigate the impacts of climate change and broader sustainability-related issues effectively; risks arising out of health crises and pandemics; risks of cyber-attacks, data, information or security breaches or technology failures involving the Bank; changes in tax rates or policy; future business combinations or dispositions; and other factors specific to the Bank, including those identified in the financial statements of the Bank. To the extent that any forward-looking statements contained in this document are based on past or current trends and/or activities of the Bank, they should not be taken as a representation that such trends or activities will continue in the future.

No statement in this document is intended to be, nor should be interpreted as, a profit forecast or to imply that the earnings of the Bank for the current year or future years will necessarily match or exceed the historical or published earnings of the Bank. Each forward-looking statement speaks only as of the date that it is made. Except as required by any applicable laws or regulations, the Bank expressly disclaims any obligation to revise or update any forward-looking statement contained within this document, regardless of whether those statements are affected as a result of new information, future events or otherwise.

Financial instruments

Nothing in this document shall constitute, in any jurisdiction, an offer or solicitation to sell or purchase any securities or other financial instruments, nor shall it constitute a recommendation or advice in respect of any securities or other financial instruments or any other matter.

Key messages



We are a global bank with deep local expertise in many of the world's most dynamic markets.
We have...

Navigated the economic downturn cycle well through effective pricing discipline, pass through and risk management

Accelerated in areas where we have distinctive competitive advantage

Maintained discipline on costs and improved our productivity

Continued to strengthen our foundations and controls

Entered 2025 with a strong capital base and continued investments in new digital technologies and platforms

...and are now ready for the next phase of our transformation goals including achieving higher returns, building a best-in-class customer experience and strengthening our position as an employer of choice to deliver sustainable growth and substantial value for our clients and shareholders

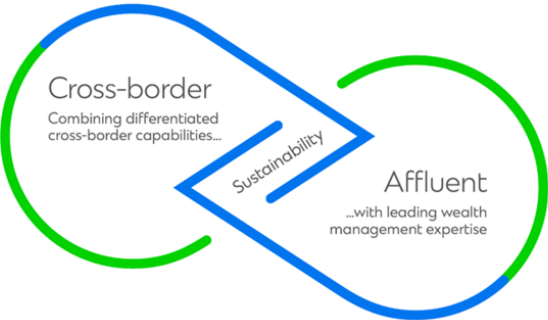
Our strategy and culture



We are

A global bank connecting corporate, institutional and affluent clients to a network that offers unique access to sustainable growth opportunities across Asia, Africa and the Middle East

Our strategy



... delivers our purpose

To drive commerce and prosperity through our unique diversity

... supports our stands

Resetting globalisation

Accelerating zero

Lifting participation

Here for good

Our distinctive culture

has been developed over 170 years of pursuing our purpose, delivering innovative solutions that create long-term value for our clients and communities.

Our valued behaviours

are our guiding principles for how we work together, and the way we do business, every day



Never settle

Continuously improve and innovate
Simplify
Learn from your successes and failures



Better together

See more in others
“How can I help?”
Build for the long term



Do the right thing

Live with integrity
Think client
Be brave, be the change

Achievements



AWARDS

Strong Recognition

OICCI (3rd Pakistan Climate Conference)

Awards 2025

- Climate Green Finance & Investment Award –2nd Runner-up



Management Association of Pakistan

Awards 2024

- Best Bank in Commercial Banks Sector, Financial Category



Global Diversity, Equity, & Inclusion Benchmark

Awards 2024

- Vision, Strategy and Business Impact
- DEI Structure & Implementation Recruitment
- Advancement & Retention
- Job Design, Classification and Compensation
- Work-life Integration, Flexibility & Benefits
- DEI Learning & Development
- DEI Communications
- Services and Products Development



CFA Society Pakistan

Awards 2024/2023

- Best Bank 2024, Recognizing Gender Diversity at Work Place
- Best Bank 2023, Mid-Size Bank Category



Gender Diversity Awards 2023

Awards 2023

- Employer of Choice



Asia Money Award

Awards 2022

- Best Bank Award in the ESG category



Euromoney Market Leaders

Awards 2022

- Pakistan – CSR (Highly Regarded)
- Pakistan – D&I (Highly Regarded)
- Pakistan – Islamic Finance (Notable)



Global Transaction Banking Innovation

Awards 2022

- Best Digital Treasury Management Initiative



Adam Smith Award

Awards 2022/2021

- Special Recognition Award
- Best Account Receivables Solution for Coca Cola Beverages Pakistan Ltd.



The Asset Triple A Awards

Awards 2022/2021

- Best Trade Finance Bank / Best Supply Chain Bank
- Best Cash Management Bank
- Best Service Provider - Cash Management (Transaction Banking)
- Best Service Provider - Supply Chain (Transaction Banking)
- Best Renminbi Bank (Transaction Banking)
- Best Supply Chain Solutions for Indus Motor Company (Transaction Banking)
- Best Supply Chain Solutions for IATA (Transaction Banking)





Segmental Overview

Largest international bank in the country, serving all segments

Wealth and Retail Banking

1

- Serving over **600K** customers with wide range of assets, deposits and WM solutions
- Contributes **43%** to bank's revenue
- Enjoys leadership position for key assets products, digital and affluent segment
- Advances and deposits were up 4% and 1% respectively in the first six months
- Efficient and productive network of 41 branches (1 EPZ Branch)
- High digital adoption

Corporate & Institutional Banking

2

- Serving over **600** global corporates, **400** local corporates and medium enterprises, financial institutions, SOEs and Government of Pakistan
- Contributes **48%** to bank's revenue
- Robust advances growth by **28%**; while deposits were lower by 31% since start of year
- Leverages on global footprint by offering unique end to end client solutions including cash management, corporate finance, cross-border solutions as well as employee banking

Central & Other Items

3

- Comprising non client activities such as Treasury Markets and central functions
- Contributes **9%** to bank's revenue
- Responsible for effective liquidity and interest rate risk management

Islamic Banking

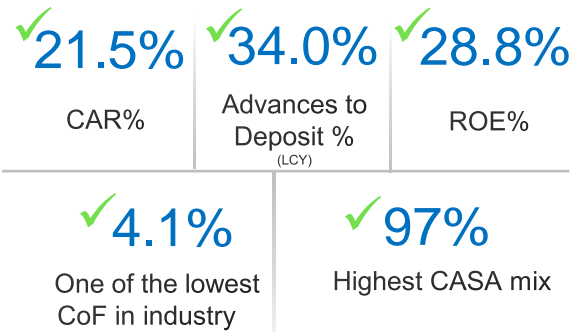
- Serving over **200k** customers and cuts across all businesses
- Contributes **17%** to bank's revenue; **33%** to advances and **18%** to deposits
- Bank leverages on Islamic Window model
- Operates under the global SC Islamic brand of "Saadiq"



Standard Chartered in Pakistan

Strong fundamentals continue

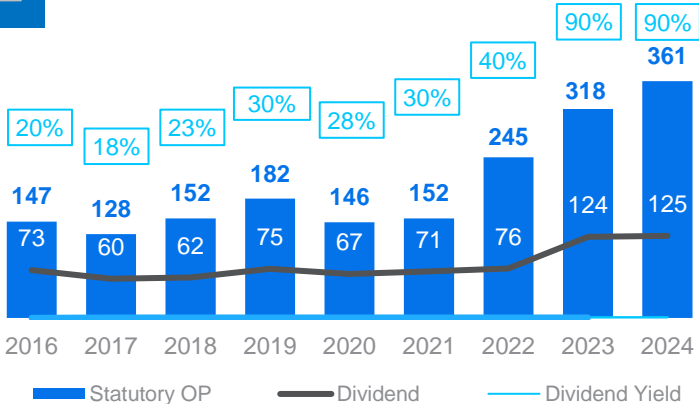
1 Strong Fundamentals



Facts based on H1 2025 Statutory Financials

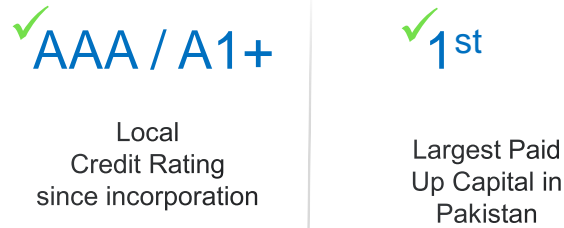
2 Continuous Dividends

*PKR 192bn dividend payout since 2010



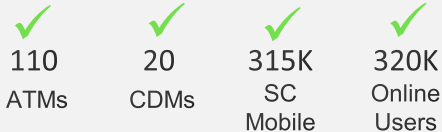
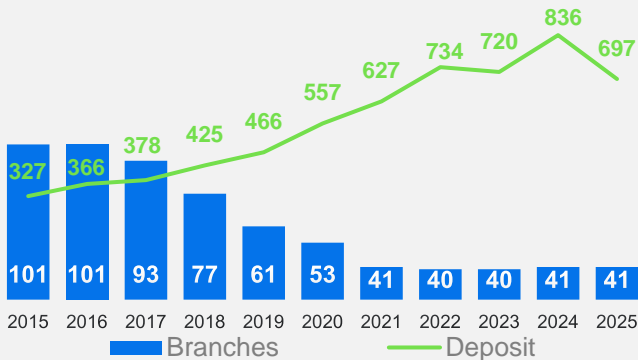
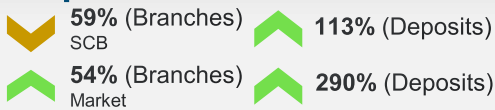
*Includes H1 2025 interim dividend

3 Solid Foundations



Facts based on H1 2025 Statutory Financials

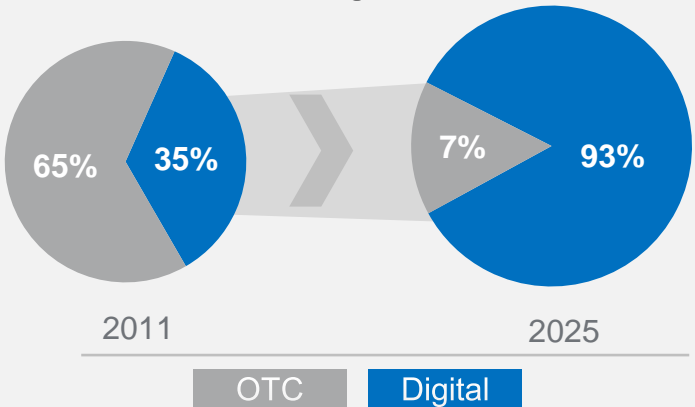
4 Optimized Network



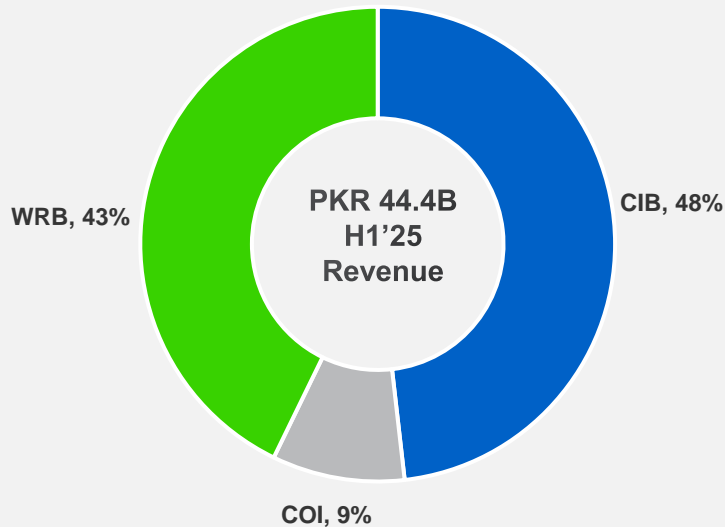
Facts based on H1 2025 Statutory Financials

5 Rapidly Digitizing

RB Transaction Migration



6 Diversified Business





Our Financials



Standard Chartered Pakistan - H1'25 Results

Healthy Return on Equity

29% (44% in H1'24)
3rd highest in the industry

One of the lowest Cost to Income Ratio

27% (18% in H1'24)
2nd best in the industry

Profit before tax

PKR 32.9B
y/y reduction due to rate cuts



Interim Dividend

35% (PKR 3.5 per share)
Consistent dividend payout

Strong growth in Advances

PKR 39B (up 23% since Dec'24)
With prudent risk approach

Income

PKR 44.4B (lower 24% y/y)
*Strong NFI growth of 21% partially
mitigating NII reduction of 33%*



Income Statement

Resilient Financial Performance

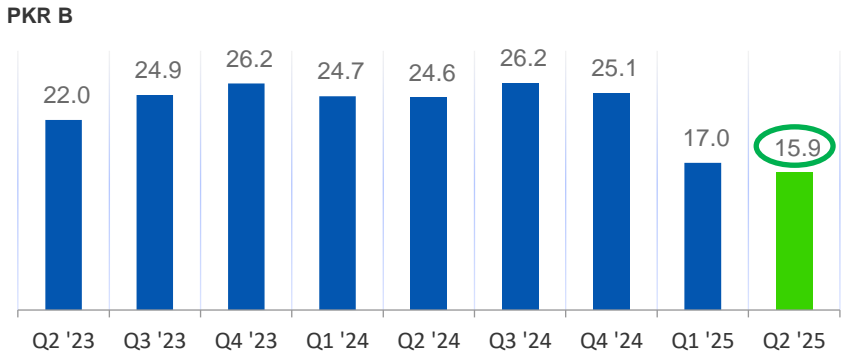
PKR Million

	H1 2025 Actual	H1 2024 Actual	Var % Vs. H1 2024
Net Interest Income	32,468	48,322	-33%
Non Interest Income	11,931	9,882	21%
Revenue	44,399	58,205	-24%
Operating expenses	(12,079)	(10,683)	13%
Total operating expenses	(12,079)	(10,683)	13%
Profit before tax and provisions	32,320	47,521	-32%
Reversal / (Provisions) and write offs - net	587	1,772	-67%
Profit before tax	32,907	49,293	-33%
Taxation	(16,344)	(27,816)	-41%
Profit after tax	16,563	21,477	-23%
EPS - Rupees	4.28	5.55	
ROA	3.3%	4.2%	
ROE	28.8%	43.8%	
CI Ratio	27.2%	18.4%	

Highlights

- H1 2025 revenue was lower by 24% due to sharp fall in interest rates; resulting in a decline of 33% in NII partially off-set by strong growth in NFI of 21%
- While cost increased by 13% y/y , bank continues to lead the industry with one of the lowest cost to income ratio of 27.2%
- Strong recovery efforts and risk discipline continued resulting in net reversal of PKR 587mn
- Half yearly PBT of PKR 32.9bn
- Healthy Return on Equity of 28.8%
- Strong Return of Assets of 3.3%

Quarter on quarter PBT



Balance Sheet

Well capitalized and liquid



PKR Million	Jun-25 Actual	Dec-24 Actual	Var %
ASSETS			
Cash and balances with banks	107,284	95,523	12%
Lendings to financial institutions	43,868	70,485	-38%
Investments – net	515,986	654,340	-21%
Advances – net	210,378	171,567	23%
Intangible assets	26,095	26,095	0%
Other assets	40,775	39,282	4%
TOTAL ASSETS	944,386	1,057,292	-11%
LIABILITIES			
Borrowings from financial institutions	18,160	18,285	-1%
Deposits and other accounts	697,430	835,695	-17%
Other liabilities	116,805	85,590	36%
TOTAL LIABILITIES	832,394	939,570	-11%
Equity	111,992	117,722	-5%
AD Ratio (Country)	30.2%	20.5%	
AD Ratio (LCY)	33.7%	21.7%	
CAR	21.47%	23.48%	
CASA	96.9%	96.9%	

Highlights

- Strong advances growth of 23% for H1 2025 as the economy gathered momentum and lowering of interest rates
- Advances book remains short-term ~ 95% under one year focusing on trade and working capital lines at improved returns
- Investment portfolio reflective of balance sheet dynamics and placed primarily in short term government securities
- Adequate loss coverage ratio 109% (specific provision 98%)
- Deposits declined by PKR 138bn; 17% in H1 2025. Decline was driven by deposit optimization initiative reflected in the improved current accounts mix comprising 59% of the deposit book
- Strong and liquid balance sheet with LCY and Total AD ratio of 33.7% and 30.2% respectively
- Bank remains adequately capitalized with CAR of 21.47%

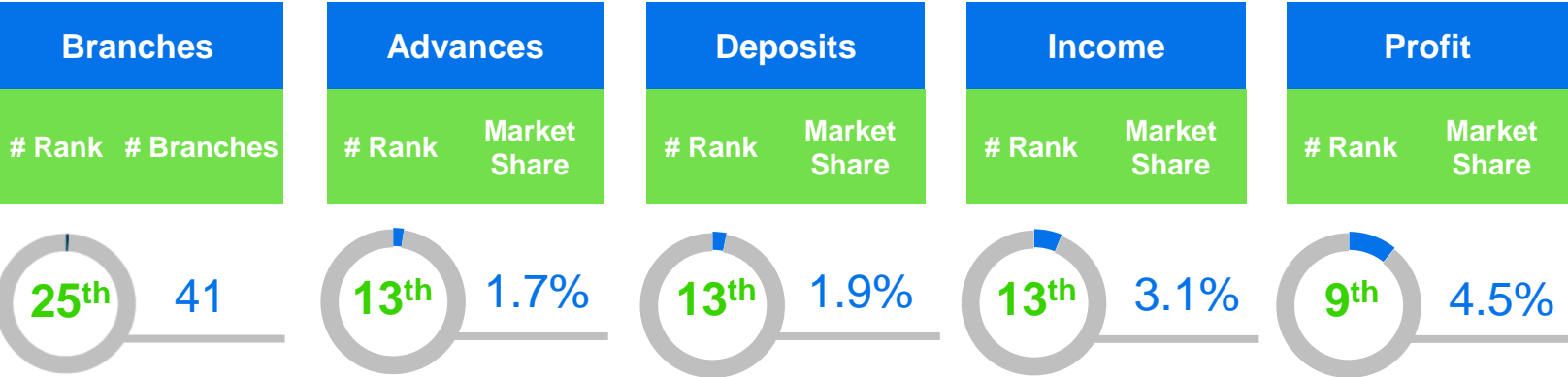
Deposits Mix	Jun-25	% to Total	Dec-24	% to Total	Var %
Current accounts	413,080	59%	403,511	48%	2%
Savings deposits	262,931	38%	406,138	49%	-35%
CASA	676,011	97%	809,649	97%	-17%
Fixed deposits	21,419	3%	25,978	3%	-18%
Total	697,430	100%	835,627	100%	-17%



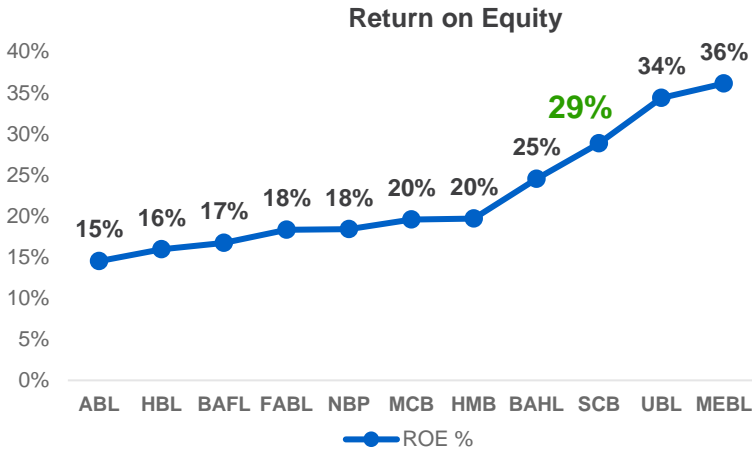
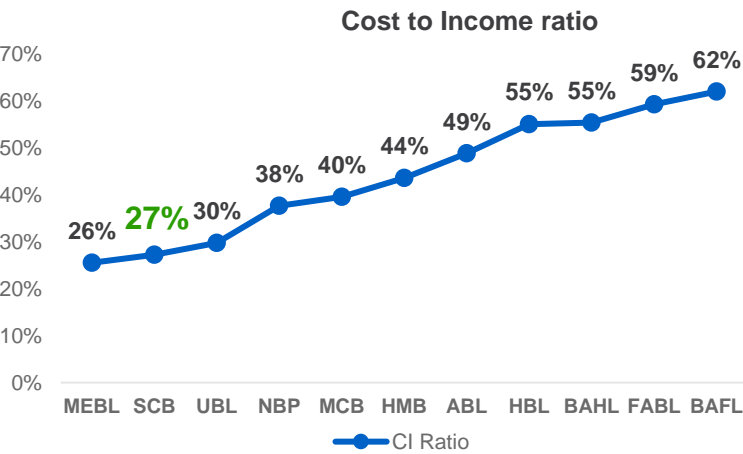
Banking Sector and Competitive Landscape

Strong, liquid & well capitalized

Market Standing – Punching above our weight



Source; H1 2025 Industry data / Statutory results



SCB Strengths

- ✓ **Largest** share in MNCs & Correspondent Banking
- ✓ **Amongst top players** in Affluent, EB, and mortgage space
- ✓ **Trusted Advisor** to the Sovereign
- ✓ **Biggest** in Custody business
- ✓ **Leader** in FX spend and Spend per Card
- ✓ **One of the lowest** Cost to Income ratio
- ✓ **Strong** Return on Equity



What to watch

Bank remains well positioned to leverage opportunities and mitigate headwinds

Potential headwinds

- Geo-political tensions in South Asia, Middle East, Russian-Ukraine war and US-China relationship
- Fiscal slippages on revenue and expenditure front due to recent floods
- External account stability as imports pick-up
- Impact on margins due to declining interest rate environment

Potential tailwinds

- Successful completion of IMF program and realization of further bilateral / multilateral support
- Renewed focus on the mineral and IT sector
- Expected FDIs post restructuring of SOEs
- Growth in private sector advances in low-interest rates - increased economic activity and GDP



Community Investments

Here for Good

Delivering on our commitment

Inclusive Communities



Goal Programme (2016 – 2023)

- 140 Schools (Karachi and Islamabad)
- More than 90,000 beneficiaries

Goal Accelerator Programme

- Support 450 Young Women for entrepreneurship and employability

Employability



Sustained
employment

Futuremakers Inclusive Employability Project Phase 1

- Beneficiaries included 480 youth with disabilities (20% with visual impairment)
- 100 have already transitioned)
- 40% of beneficiaries were females

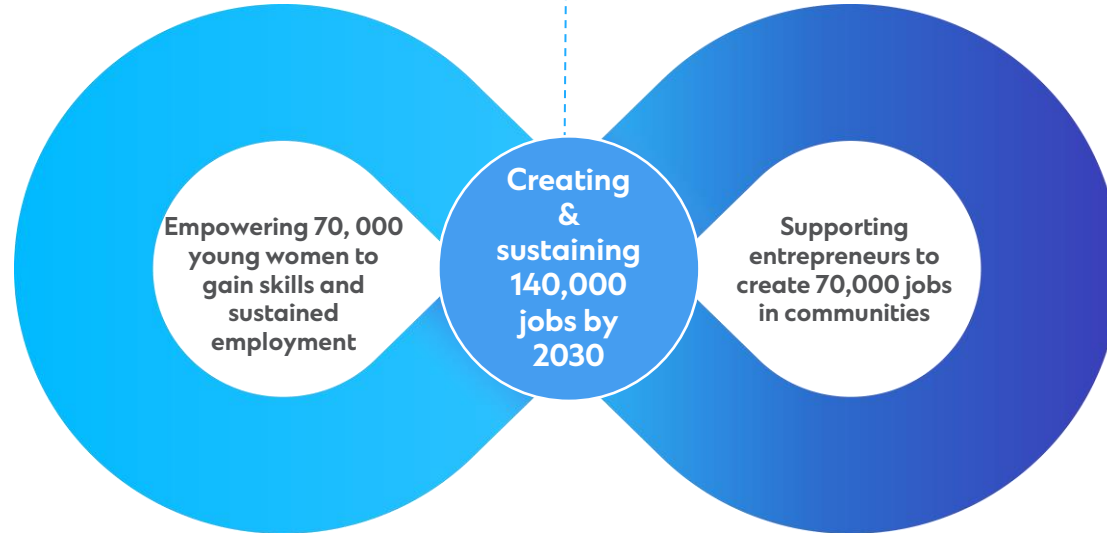
Phase 2

- Beneficiaries included 960 youth with disabilities
- support 16 new startup ideas of 32 young entrepreneurs with disabilities



Futuremakers

our global youth centric empowerment initiative, tackling inequality and promoting financial inclusion



Disadvantaged
young women

Employee Volunteering

- Achieved 29% participation rate and 27% SBV
- More than 500 staff members participated in various activities

#PoweringYoungPeople

Standard Chartered Karachi United Youth League

- Launched in 2017, league engages more than 5,000 children
- In 2021, league incorporated LFC way community coaching clinics
- Through this programme 100 coaches and 6,500 children engaged



Entrepreneurship

Futuremakers Inclusive Employability Project

Standard Chartered Women in Tech

- Launched in 2019 with focus on capacity building of women owned enterprises.
- More than 150 founders graduated and have received mentoring and training
- 43 of them have received seed funding and have further raised USD 16 million in various programmes

Agri Sector project (Phase 1)

- Support 1000 young people in Rural and pre-Urban areas
- 900+ beneficiaries have been successfully selected and onboarded

(Phase 2)

- Worked with 700 high potential agripreneurs (88% women) from Phase 1
- Trained a new batch of 303 young people (93% women)

Sustainability

At the core of our strategy



Environment

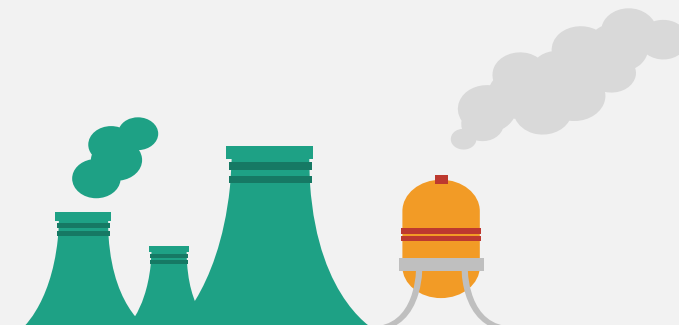
- **Sustainable Trade Structures**
 - ✓ Sustainable use of proceed structures to help clients in their day-to-day trade needs
 - ✓ Sustainability Linked structures to incentivize clients in meeting their sustainability targets
 - ✓ Several transactions done to support BCI cotton trades
- **Green Project Financing**
 - ✓ Promote eco friendly projects
 - ✓ Exploring Retail Clients Solar Financing solutions
- **Transition Finance**
 - ✓ Project Financing for Clients to gradually align business with net zero goals
- **Carbon Credits**
 - ✓ Opportunities in Carbon trading space with large local Corporates
 - ✓ Purchase of Carbon Credits generated through Delta Blue Mangrove restoration project in Sind
- **Climate Risk Mitigation**
 - ✓ Employing energy efficient solutions and Green building designs & operations at premises
 - ✓ Continuous tracking, monitoring and reduction in emissions to meet 2030 targets

Social

- **Diversity & Financial Inclusion**
 - ✓ Digital onboarding and servicing solutions for unbanked mass market within CPBB
 - ✓ Exploring Supply Chain solutions for SMEs for CCIB clients' suppliers, vendors & distributors
 - ✓ Collaborations with DOs and Micro Finance Institutions
 - ✓ Low-Cost Housing Finance for low-income segments
 - ✓ Hiring practices aligned to increase female & differently-abled people in work streams
 - ✓ First ever Gender Bond being launched for clients
- **Community Engagement & Impact**
 - ✓ Expansion of GOAL programme to equip young girls with life enhancing skills – 90K + impacted
 - ✓ Helping women entrepreneurs scale their businesses through #WIT programme – 100 direct beneficiaries so far
 - ✓ Providing coaching and funding to women agri-preneurs in rural areas in partnership with British Asian Trust
 - ✓ Providing employment opportunities to people with disabilities in partnership with Sight savers – Target 480
- **Embedding Fair pay principles**
 - ✓ Launch of Employee assistance programs
 - ✓ Skills & development opportunities
 - ✓ Flexible work arrangements
 - ✓ Inflationary adjustments for impacted staff

Governance

- **ESG Advisory**
 - ✓ Provide thematic and bespoke advice to support our clients on environment and social issues
 - ✓ Helping clients on KPI bench markings, ESG ratings and climate risk mitigation
- **Ethics & Transparency**
 - ✓ Instituting industry leading Anti Bribery & Corruption policies and strong Risk management practices
 - ✓ Robust Business Continuity Planning and H&S standards
 - ✓ Employing best reporting standards
 - ✓ All encompassing Country Conduct Plan to ensure highest ethical standards in interactions with internal and external stakeholders
- **Board & Director Diversity**
 - ✓ Employing best in class diverse composition of Board INEDS and NEDs
 - ✓ Vibrant and diversified Board in terms of skills, experiences and exposures
 - ✓ Continuous knowledge sharing and building practices to further enhance Board capacity





Thank you