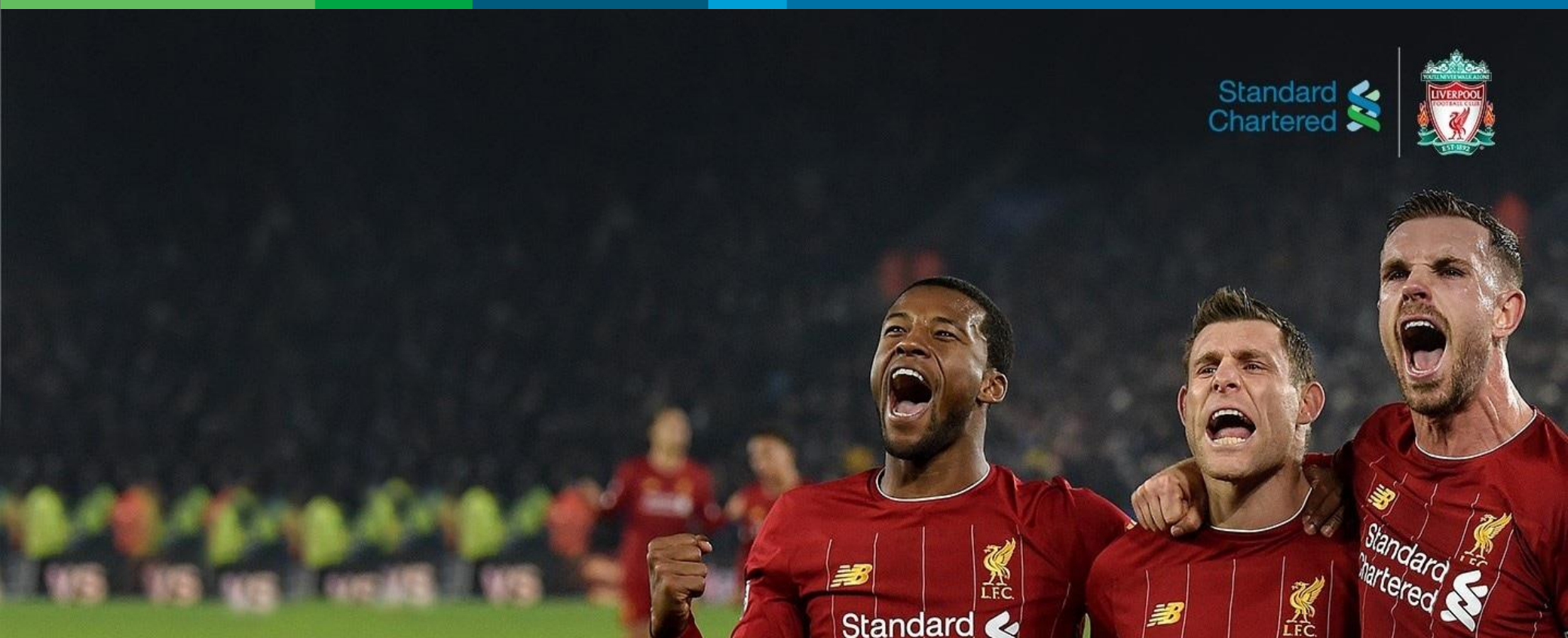


Standard
Chartered



Standard Chartered Bank Botswana H1 2020 Financial Results

August 2020

Here for good

A recap of our strategy sustainable transformation



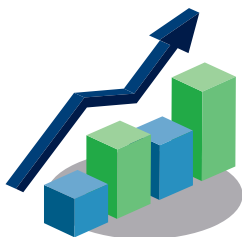
2020 Highlights

- **Rapidly establishing our Digital Bank as the default;**
 - **93%** of H1 retail transactions were on digital platforms
 - **87%** of our NTB acquisitions were through our digital bank
 - We are capturing the younger client, **74%** of our NTB were **40 years** or younger
 - Our **CDMs** are running, mobile money very transformative and we are on course to deliver mobile wallet
- **Growth was broad based**
 - All segment grew assets; **13% overall growth**- CIB recovered, RB sustained a growth path
 - All segments grew income, across all products
 - Acquired more clients, and we are doing more with existing clients
- **Regaining Market share;**
 - Market share of total client assets grew from 12.7% to 13.9%
- **Balance sheet remains stable, and operational efficiency is embedded**
 - Cost of liquidity is 20% down
 - Cost to Income ration down 7%
 - NPL stable, and capital composition is strong
- **We gave a total of P5.6 million towards the fight against Covid-19**

SCBB FINANCIAL RESULTS

H1'20

Our Performance



Income Growth

Operating Income at
P384 million,
14% up



Net Interest Income

NII up at up
P251 million,
25% up



Operating Profit

Underlying PBT at P76
million, up 71%
Total PBT at P109 million



Loans & Advances

Loans to customers
14% up



Headline EPS

At 30.18¢ per share
Up 3.3X

H1'20 Highlights

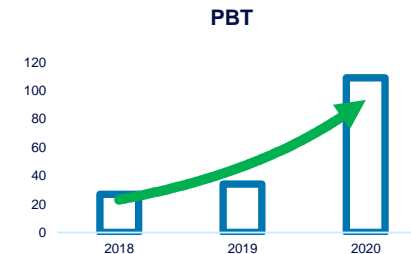
- A story of Growth -

Growth is
broad-based



Income Growth;
CIB- 23% up
Retail- 10% up
CL&A
CIB- 39% up
RB – 9%

Growth is
sustained



Up 2.8x
P109 mIn

Growth
translating to
shareholder
value



EPS
30.18^{thebe}
Up 3.3X

A growth
in
sharehold
er returns



Up 3.3X
10%

• Stable & optimised Balance sheet;

- Interest bearing liabilities up, Interest cost down, NII up 25%
- Capital Adequacy stable 20.5% after dividend and AT1 payouts
- 98% of CL&A are stage 3, overall NPL at <3%.