SUPPLEMENTARY PROSPECTUS DATED 28 OCTOBER 2026

Standard Chartered PLC

(*Incorporated as a public limited company in England and Wales with registered number 966425*)

Standard Chartered Bank

(*Incorporated with limited liability in England by Royal Charter with reference number ZC18*)

U.S.$77,500,000,000 Debt Issuance Programme

This supplement (the "**Supplementary Prospectus**", which definition shall include all information incorporated by reference herein) to the base prospectus dated 23 April 2026 (the "**Base Prospectus**", which definition includes the base prospectus and all information incorporated by reference therein) as supplemented by the supplementary prospectuses dated 30 April 2026, 19 May 2026, 15 June 2026 and 29 July 2026, constitutes a supplementary prospectus to the Base Prospectus in compliance with PRM 10.1 of the Financial Conduct Authority ("**FCA**") Handbook Prospectus Rules: Admission to Trading on a Regulated Market sourcebook (the "**PRM**") made in accordance with the Public Offers and Admissions to Trading Regulations 2024, and is prepared in connection with the U.S.$77,500,000,000 debt issuance programme (the "**Programme**") established by Standard Chartered PLC ("**SCPLC**") and Standard Chartered Bank ("**SCB**") (each of SCPLC and SCB in such capacity an "**Issuer**" and together the "**Issuers**"). Terms defined in the Base Prospectus have the same meaning when used in this Supplementary Prospectus.

This Supplementary Prospectus is supplemental to, updates, must be read in conjunction with, and forms part of, the Base Prospectus and any other supplements to the Base Prospectus issued by the Issuers from time to time.

This Supplementary Prospectus has been approved by the FCA as a supplement to the Base Prospectus in compliance with the rules in the PRM.

The Issuers accept responsibility for the information contained in this Supplementary Prospectus. To the best of the knowledge of the Issuers, the information contained in this Supplementary Prospectus is in accordance with the facts and makes no omission likely to affect its import.

1. PURPOSE OF THIS SUPPLEMENTARY PROSPECTUS

The purpose of this Supplementary Prospectus is to:

(a) incorporate by reference the unaudited results announcement of SCPLC, its subsidiaries and its subsidiary undertakings in respect of the nine month period ended 30 September 2026, as announced on 28 October 2026 (the "**SCPLC Q3 2026 Results Announcement**"); and

(b) update the no significant change statement of SCPLC and its subsidiaries in the Base Prospectus.

2. NEW DOCUMENT INCORPORATED BY REFERENCE

The SCPLC Q3 2026 Results Announcement, which has been (a) previously published and (b) filed with the FCA, is hereby incorporated in, and forms part of, this Supplementary Prospectus.

3. GENERAL INFORMATION

There has been no significant change in the financial performance or financial position of SCPLC and its subsidiaries since 30 September 2026, being the end of the last financial period for which financial information of SCPLC and its subsidiaries has been published (as set out in the SCPLC Q3 2026 Results Announcement). There has been no material adverse change in the prospects of SCPLC and its subsidiaries since 31 December 2025, being the date of its last published audited financial statements.

4. GENERAL

A copy of the document incorporated by reference in this Supplementary Prospectus may be obtained (without charge) from the website of the Regulatory News Service operated by the London Stock Exchange at: http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html and is available, during usual business hours on any weekday (Saturdays, Sundays and public holidays excepted), for inspection at the registered office of the Issuers and at the office of the Issuing and Paying Agent, as set out in the Base Prospectus. This Supplementary Prospectus and a copy of the document incorporated by reference in this Supplementary Prospectus will be available for so long as any Notes are outstanding under the Programme at the website of SCPLC at: https://www.sc.com/en/investors/.

To the extent that any document or information incorporated by reference in this Supplementary Prospectus itself incorporates any document or information by reference, either expressly or impliedly, such document or information will not form part of this Supplementary Prospectus for the purposes of the rules in the PRM, except where such document or information is stated within this Supplementary Prospectus as specifically being incorporated by reference or where this Supplementary Prospectus is specifically defined as including such information. The websites which are referred to in the document which is incorporated by reference into this Supplementary Prospectus do not form part of this Supplementary Prospectus for the purposes of the rules in the PRM.

To the extent that there is any inconsistency between: (a) any statement in this Supplementary Prospectus or any statement incorporated by reference into this Supplementary Prospectus; and (b) any other statement in or incorporated by reference into the Base Prospectus or the supplementary prospectuses dated 30 April 2026, 19 May 2026, 15 June 2026 and 29 July 2026, the statements in (a) above will prevail.

Save as disclosed in this Supplementary Prospectus or the supplementary prospectuses dated 30 April 2026, 19 May 2026, 15 June 2026 and 29 July 2026, there has been no other significant new factor, material mistake or material inaccuracy relating to

information included in the Base Prospectus since the publication of the Base Prospectus.