

**Pricing Supplement**

**STANDARD CHARTERED PLC**

**and**

**STANDARD CHARTERED BANK**

**U.S.\$77,500,000,000**

**Debt Issuance Programme**

**U.S.\$400,000,000 4.718 per cent. Fixed Rate Reset Notes due 2029 (the “Notes”)**

**Issued by**

**Standard Chartered Bank, acting through its New York branch**

**Dealer**

**Goldman Sachs International**

The date of this Pricing Supplement is 26 May 2026.

## PART A – CONTRACTUAL TERMS

THE NOTES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE U.S. SECURITIES ACT 1933 (THE “SECURITIES ACT”) OR WITH ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES.

THE NOTES ARE SECURITIES WHICH ARE EXEMPT FROM REGISTRATION UNDER THE SECURITIES ACT PURSUANT TO SECTION 3(A)(2) OF THE SECURITIES ACT. WITHIN THE UNITED STATES, THE NOTES ARE BEING OFFERED AND SOLD INITIALLY ONLY TO ACCREDITED INVESTORS (AS DEFINED IN RULE 501 UNDER THE SECURITIES ACT).

THE NOTES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE U.S. SECURITIES AND EXCHANGE COMMISSION, OR ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES, NOR HAVE ANY OF THE FOREGOING AUTHORITIES PASSED UPON OR ENDORSED THE MERITS OF THE OFFERING OF NOTES OR THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENCE IN THE UNITED STATES.

No prospectus is required in accordance with the Financial Conduct Authority's (the “FCA”) Handbook Prospectus Rules: Admission to Trading on a Regulated Market sourcebook made in accordance with the Public Offers and Admissions to Trading Regulations 2024, for this issue of Notes. The FCA has neither approved nor reviewed information contained in this Pricing Supplement.

**PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “EEA”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended “**MIFID II**”); or (ii) a customer within the meaning of Directive (EU) 2016/97 as amended or superseded (the “**IDD**”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the “**EU PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (the “**UK**”). For these purposes, a retail investor means a person who is not a professional client as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of the domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”). Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook (“**DISC**”) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 23 April 2026 which, together with the supplementary prospectuses dated 30 April 2026 and 19 May 2026, constitutes (with the exception of certain sections) a base prospectus (the “**Base Prospectus**”). This document constitutes the Pricing Supplement of the Notes described herein and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information. The Base Prospectus is available for viewing at 1 Basinghall Avenue, London EC2V 5DD, United Kingdom and

<https://www.sc.com/en/investors/> and copies may be obtained from 1 Basinghall Avenue, London EC2V 5DD, United Kingdom.

|    |  |  |
|----|--|--|
| 1  | (i) Issuer:  | Standard Chartered Bank, acting through its New York branch  |
|    | (ii) Guarantor (only for Section 3(a)(2) Notes issued by Standard Chartered Bank, acting through its head office): | Not Applicable   |
| 2  | (i) Series Number:   | 322  |
|    | (ii) Tranche Number:   | 1  |
|    | (iii) Date on which the Notes will be consolidated and form a single Series:                                       | Not Applicable   |
| 3  | Currency or Currencies:  | United States Dollars (“U.S.\$”)   |
| 4  | Aggregate Nominal Amount:  |  |
|    | (i) Series:  | U.S.\$400,000,000  |
|    | (ii) Tranche:  | U.S.\$400,000,000  |
| 5  | Issue Price:   | 100.000 per cent. of the Aggregate Nominal Amount  |
| 6  | Denominations:   | U.S.\$250,000 and integral multiples of U.S.\$1,000 in excess thereof  |
| 7  | Calculation Amount:  | U.S.\$1,000  |
| 8  | (i) Issue Date:  | 28 May 2026  |
|    | (ii) Interest Commencement Date:   | Issue Date   |
| 9  | Maturity Date:   | 28 May 2029  |
| 10 | Interest Basis:  | Reset Notes<br>(see paragraph 17 below)  |
| 11 | Redemption/Payment Basis:  | Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100.000 per cent. of their nominal amount |
| 12 | Change of Interest:  | Not Applicable   |
| 13 | Put/Call Options:  | Issuer Call  |
| 14 | (i) Status of the Notes:   | Senior   |
|    | (ii) Section 3(a)(2) Notes:  | Applicable   |
|    | (iii) Date Court approval for issuance of Notes obtained:  | Not Applicable   |
|    | (iv) Events of Default:  | Non-Restrictive Events of Default  |

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

|    |                                      |                |
|----|--------------------------------------|----------------|
| 15 | <b>Fixed Rate Note Provisions</b>    | Not Applicable |
| 16 | <b>Floating Rate Note Provisions</b> | Not Applicable |
| 17 | <b>Reset Note Provisions</b>         | Applicable     |

|         |   |   |
|---------|---|---|
| (i)     | Initial Rate of Interest:   | 4.718 per cent. per annum   |
| (ii)    | First Margin:   | +0.65 per cent. per annum   |
| (iii)   | Subsequent Margin:  | Not Applicable  |
| (iv)    | Interest Payment Dates:   | 28 May and 28 November in each year, commencing on the First Interest Payment Date, in each case with payment made in accordance with Condition 6(h) (if applicable) without impacting accruals |
| (v)     | First Interest Payment Date:  | 28 November 2026  |
| (vi)    | Fixed Coupon Amount payable on each Interest Payment Date up to (and including) the First Reset Date: | U.S.\$23.59 per Calculation Amount  |
| (vii)   | Broken Amount(s):   | Not Applicable  |
| (viii)  | First Reset Date:   | 28 May 2028   |
| (ix)    | Second Reset Date:  | Not Applicable  |
| (x)     | Subsequent Reset Date(s):   | Not Applicable  |
| (xi)    | Reset Rate:   | Reference Bond  |
| (xii)   | Relevant Screen Page:   | Not Applicable  |
| (xiii)  | Mid-Swap Rate:  | Not Applicable  |
| (xiv)   | Mid-Swap Floating Leg Benchmark:  | Not Applicable  |
| (xv)    | Mid-Swap Maturity:  | Not Applicable  |
| (xvi)   | U.S. Treasury Rate Maturity:  | Not Applicable  |
| (xvii)  | Day Count Fraction (Condition 4(k)):  | 30/360  |
| (xviii) | Relevant Time:  | Not Applicable  |
| (xix)   | Interest Determination Dates:   | Not Applicable  |
| (xx)    | Business Day Convention (Condition 4(b)):   | Following Business Day Convention   |
| (xxi)   | Relevant Currency:  | U.S. dollars  |
| (xxii)  | Relevant Financial Centre(s) (Condition 4(k)):  | London and New York   |
| (xxiii) | Benchmark Discontinuation:  | Not Applicable  |
| (xxiv)  | Business Day Financial Centre(s) (Condition 4(k)):  | Not Applicable  |

**18 Zero Coupon Note Provisions** Not Applicable

**PROVISIONS RELATING TO REDEMPTION**

**19 Issuer Call** Applicable

|     |                              |             |
|-----|------------------------------|-------------|
| (i) | Optional Redemption Date(s): | 28 May 2028 |
|-----|------------------------------|-------------|

|           |  |                                    |
|-----------|--|------------------------------------|
|           | (ii) Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s):  | U.S.\$1,000 per Calculation Amount |
|           | (iii) Make Whole Redemption Amount:  | Not Applicable                     |
|           | (iv) If redeemable in part:  |                                    |
|           | (a) Minimum Call Option Redemption Amount:   | Not Applicable                     |
|           | (b) Maximum Call Option Redemption Amount:   | Not Applicable                     |
|           | (v) Notice period:   | As per Condition 5(d)              |
| <b>20</b> | <b>Regulatory Capital Call</b>   | Not Applicable                     |
| <b>21</b> | <b>Loss Absorption Disqualification Event Call</b>   | Not Applicable                     |
| <b>22</b> | <b>Clean-up Call</b>   | Not Applicable                     |
| <b>23</b> | <b>Put Option</b>  | Not Applicable                     |
| <b>24</b> | <b>Final Redemption Amount of each Note</b>  | U.S.\$1,000 per Calculation Amount |
| <b>25</b> | <b>Early Redemption Amount</b>   |                                    |
|           | (i) Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default: | U.S.\$1,000 per Calculation Amount |
|           | (ii) Redeemable on days other than Interest Payment Dates (Condition 5(c)):  | Yes                                |
|           | (iii) Unmatured Coupons to become void upon early redemption (Bearer Notes only) (Condition 6(f)):   | Not Applicable                     |

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**


|           |   |  |
|-----------|---|--|
| <b>26</b> | <b>Form of Notes:</b>   | Registered Notes<br>Section 3(a)(2) Global Certificate registered in the name of a nominee for DTC exchangeable for Definitive Certificates in the limited circumstances specified in the Section 3(a)(2) Global Certificate |
| <b>27</b> | <b>New Global Note:</b>   | No   |
| <b>28</b> | <b>Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates:</b> | London and New York  |

**29 Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):** No

**THIRD PARTY INFORMATION**

The rating definitions provided in Part B, Item 2 of this Pricing Supplement have been extracted from the websites of S&P Hong Kong, Fitch UK and Moody's Singapore and/or their affiliates, as the case may be. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to ascertain from information published by S&P Hong Kong, Fitch UK and Moody's Singapore and/or their affiliates, as the case may be, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of the Issuer:

By:  .....

*Duly authorised*

## PART B – OTHER INFORMATION

### 1 LISTING:

- |   |                |
|---|----------------|
| (i) Listing:  | Not Applicable |
| (ii) Admission to trading:                              | Not Applicable |
| (iii) Estimated total expenses of admission to trading: | Not Applicable |

### 2 RATINGS

Ratings:

The Notes to be issued are expected to be assigned the following ratings:

S&P Hong Kong: A+

An obligation rated 'A' is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations in higher-rated categories. However, the obligor's capacity to meet its financial commitments on the obligation is still strong. The plus (+) sign shows relative standing within the rating categories.

(Source: S&P,  
[https://www.standardandpoors.com/en\\_US/web/guest/article/-/view/sourceId/504352](https://www.standardandpoors.com/en_US/web/guest/article/-/view/sourceId/504352))

Moody's Singapore: A1

An obligation rated 'A' is considered to be upper-medium grade and is subject to low credit risk. The modifier '1' indicates a ranking in the higher end of the rating category.

(Source: Moody's, <https://www.moody's.com/ratings-process/Ratings-Definitions/002002>)

Fitch UK: AA-

An obligation rated 'AA' denotes an expectation of very low default risk. The capacity for payment of financial commitments is considered very strong. This capacity is not significantly vulnerable to foreseeable events. The minus (-) sign indicates relative differences of probability of default or recovery for issues.

(Source: Fitch Ratings,  
<https://www.fitchratings.com/products/rating-definitions>)

### 3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

#### **4 YIELD**

Indication of yield: See "General Information" in the Base Prospectus.  
Calculated as 4.718 per cent. on the Issue Date in respect of the period from (and including) the Issue Date to (but excluding) the First Reset Date.  
As set out above, the yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

#### **5 ESTIMATED NET PROCEEDS**

Estimated net proceeds: U.S.\$399,880,000

#### **6 OPERATIONAL INFORMATION**

- (i) ISIN: US85325X2C97
- (ii) CUSIP Number: 85325X2C9
- (iii) Any clearing system(s) other than Euroclear Bank SA/NV, Clearstream Banking, SA, the CMU, DTC and the relevant identification number(s): Not Applicable
- (iv) Delivery: Delivery free of payment
- (v) Names and addresses of initial Paying Agent(s): The Bank of New York Mellon, London Branch, 160 Queen Victoria Street, London EC4V 4LA, United Kingdom
- (vi) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (vii) Legal Entity Identifier: RILFO74KP1CM8P6PCT96
- (viii) Intended to be held in a manner which would allow Eurosystem eligibility:  
  
No. Whilst the designation is specified as "no" at the date of this Pricing Supplement, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
- (ix) Relevant Benchmark: Not Applicable

**7 DISTRIBUTION**

- (i) Method of distribution: Non-syndicated
- (ii) If syndicated:
  - (a) Names of Managers: Not Applicable
  - (b) Stabilisation Manager(s) (if any): Not Applicable
- (iii) If non-syndicated, name of Dealer: Goldman Sachs International
- (iv) U.S. Selling Restrictions: Within the United States, "accredited investors" (as defined in Rule 501 under the Securities Act) only