



Standard Chartered

Investor overview deck

April 2026



Standard Chartered history spans over 170 years

1853

James Wilson establishes the Chartered Bank of India, Australia and China.



1858

The Chartered Bank opens branches in Shanghai and Kolkata.

1859

The Bank opens its first branches in Hong Kong and in Singapore.

1862

John Paterson establishes the Standard Bank of British South Africa.



1867

The Standard Bank Head Office opens in London.

The Chartered Bank is given a licence to issue banknotes in Hong Kong.

1958

The first branch opens in the United Arab Emirates. Dubai becomes the administrative hub for the region.

1969

The Chartered Bank and Standard Bank undergo a friendly merger and combine their networks.

1970

Shares of the new company are listed in London.

1997

We became title sponsor of the Hong Kong marathon. Today, we sponsor 10 marathons and races across the globe, from Singapore to London.

2005

Acquisition of Korea First Bank.

2006

Acquisition of Hsinchu International Bank in Taiwan.

2007

Standard Chartered is one of the first banks to be locally incorporated in China.

2008

Standard Chartered celebrates 150 years of business in India and China.

2009

The Bank celebrates 150 years in Hong Kong and Singapore.

2010

The Bank kicks off over a decade of partnership with one of the world's most iconic football clubs, Liverpool FC.

2018



SC Ventures is created to develop and fund innovative new financial business models through technology partnerships.

2019

The Bank launches the world's first sustainable deposit product, dedicated to financing sustainable assets in developing countries aligned to the UN's Sustainable Development Goals.

2020

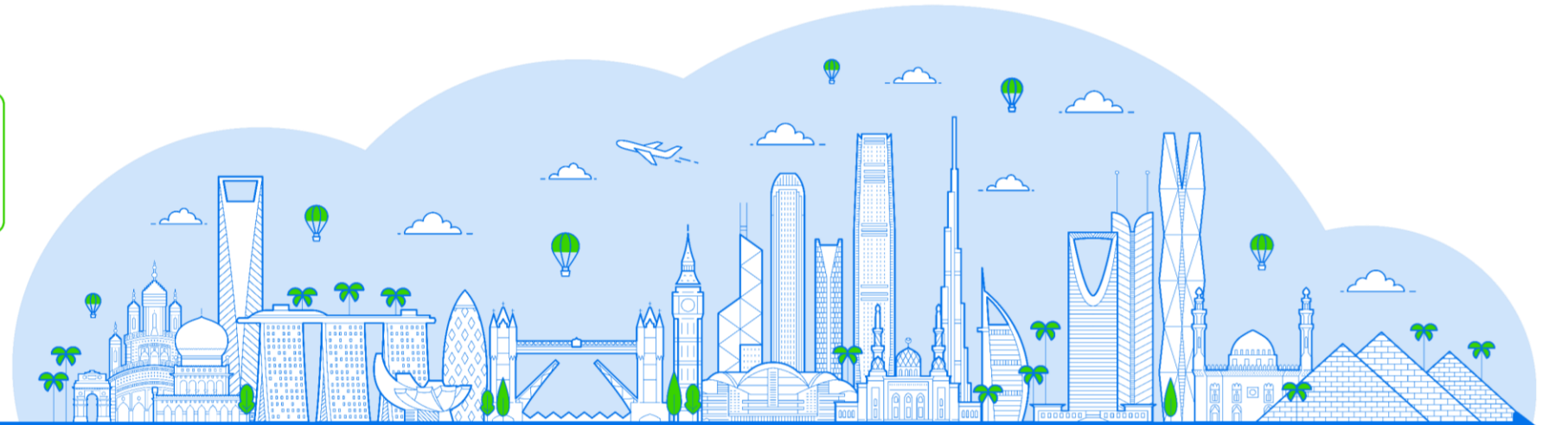
The Bank launches a USD1 billion COVID-19 facility, helping fund around 550 million pieces of protective equipment and over 50 million vaccines.

2021

First branch opens in the Kingdom of Saudi Arabia.

2024

Official launch of operations in Egypt.



We operate in the world's most dynamic markets

Present in **54** markets; using the power of our network to maximise opportunities for people and businesses who trade, operate, or invest across our markets. Our diverse experience, capabilities and culture set us apart



Our locations

Europe and America

Our Americas franchise is focused on CIB business, and our London headquarters also services our Private Bank clients; our EU hub is located in Frankfurt

- Belgium
- Falkland Islands
- France
- Germany
- Jersey
- Luxembourg
- Poland
- Sweden
- Türkiye
- United Kingdom
- Argentina
- Brazil
- Colombia
- United States

Africa and the Middle East

We have a deeply-rooted presence in Africa's most dynamic and emerging markets, and our history in the Middle East dates back to 1920

- Botswana
- Côte d'Ivoire
- Egypt
- Ghana
- Kenya
- Mauritius
- Morocco
- Nigeria
- South Africa
- Tanzania
- Uganda
- Zambia
- Bahrain
- Iraq
- Oman
- Pakistan
- Qatar
- Saudi Arabia
- UAE

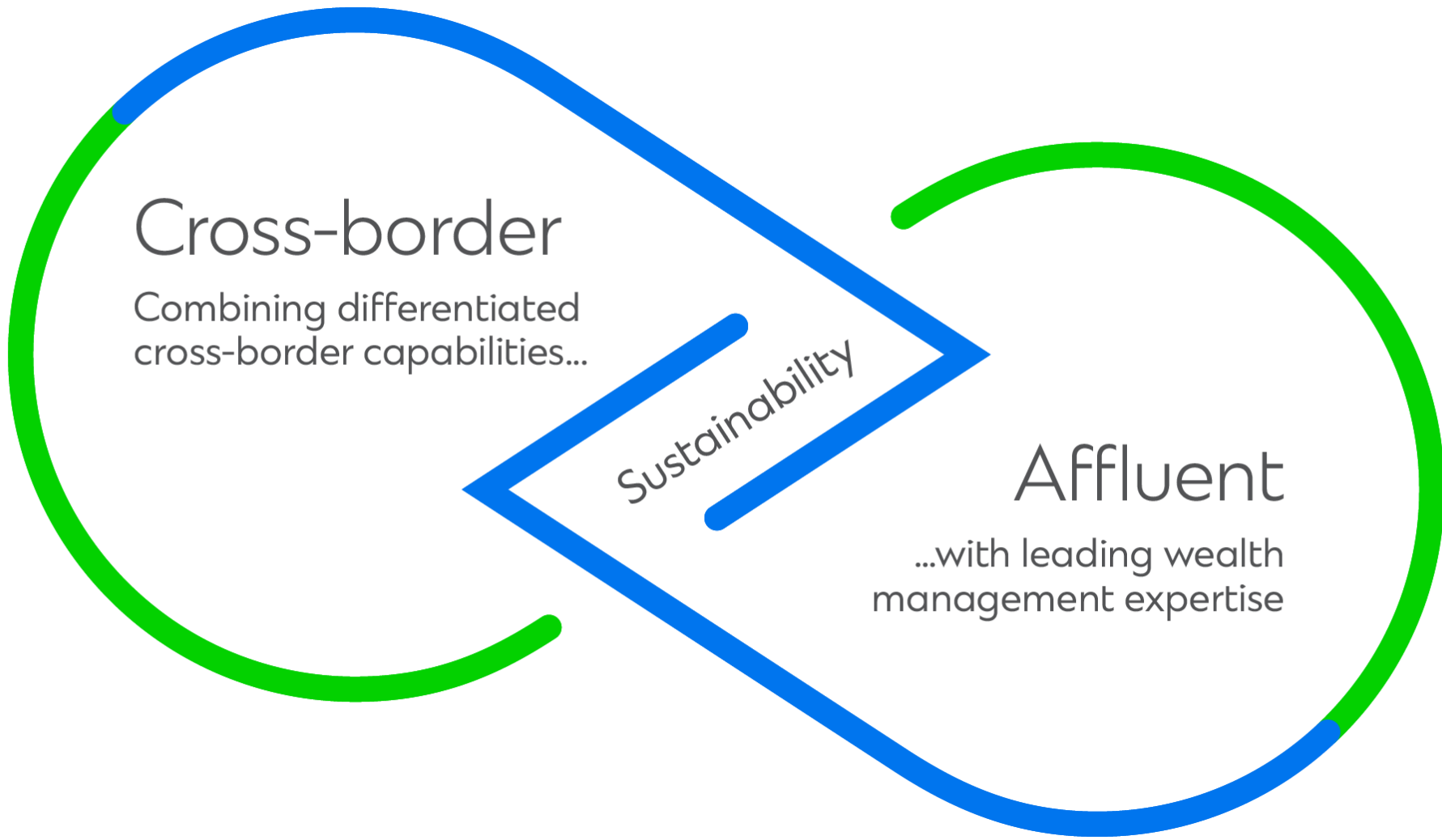
Asia

Present in more ASEAN markets than any other international bank, our strong regional presence and continued investment helps us drive connection and support our clients to capitalise on new opportunities

- Australia
- Bangladesh
- Brunei
- Cambodia
- Hong Kong
- India
- Indonesia
- Japan
- Laos
- Macau
- Mainland China
- Malaysia
- Myanmar
- Nepal
- Philippines
- Singapore
- South Korea
- Sri Lanka
- Taiwan
- Thailand
- Vietnam



Our business model reflects our strategy



Serving corporate, institutional and affluent clients

Corporate & Investment Banking (CIB)

- Supports large corporations, governments and financial institutions with cross-border opportunities
- Providing differentiated solutions across Transaction Services, Global Banking and Global Markets

Reported performance (FY'25)



\$12.4bn
Income



\$5.4bn
Profit before tax



14.2%
Return on tangible equity

Wealth & Retail Banking (WRB)

- Serving individual, small and medium businesses, with a focus on affluent clients
- A leading wealth manager in Asia, Africa and the Middle East
- Offering best-in-class wealth solutions through our open architecture

Reported performance (FY'25)



\$8.7bn
Income



\$2.4bn
Profit before tax

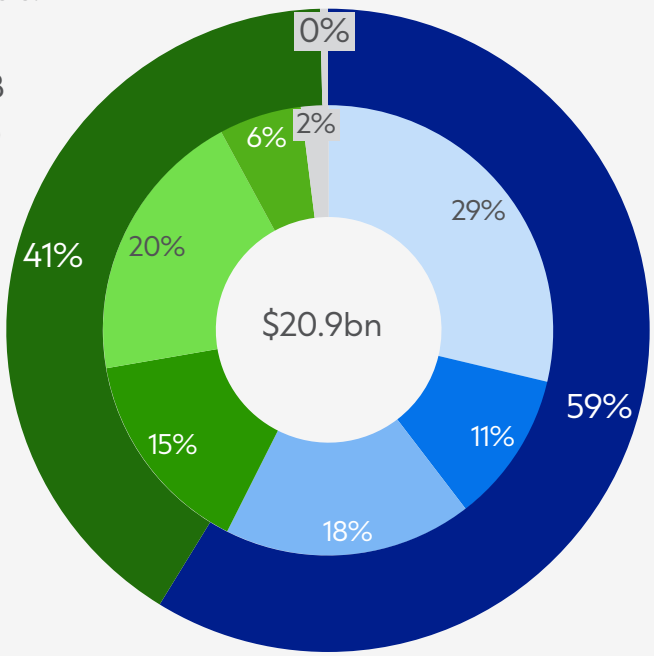


19.4%
Return on tangible equity

Income is well-diversified across products, segments and geography

FY'25 income by product and segment

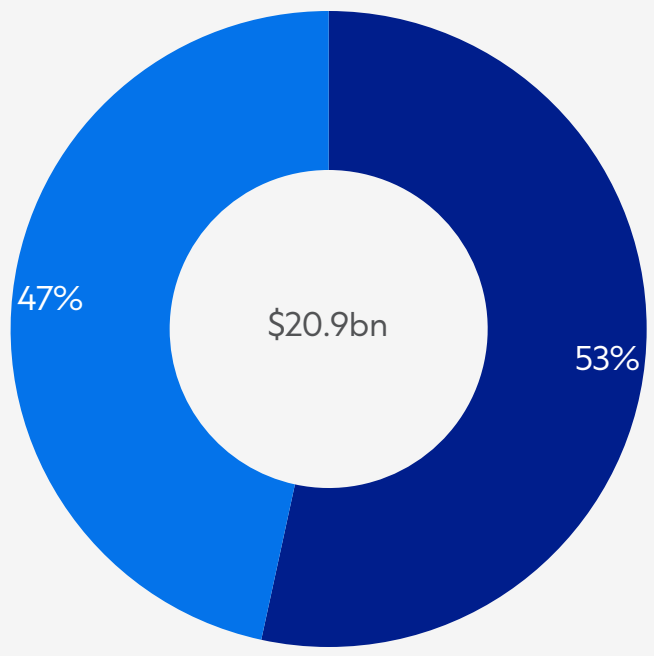
Outer circle:
 ■ CIB
 ■ WRB
 ■ C&O



Inner circle:
 ■ Transaction Services
 ■ Global Banking
 ■ Global Markets
 ■ Wealth Solutions
 ■ Deposits & Mortgages
 ■ CCPL & Other Unsecured Lending
 ■ Treasury & Other

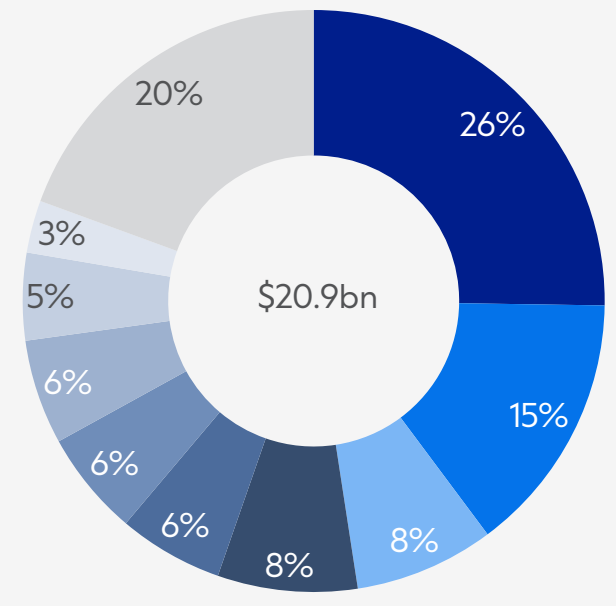
FY'25 income split

■ NII ■ Non-NII



FY'25 income by geography

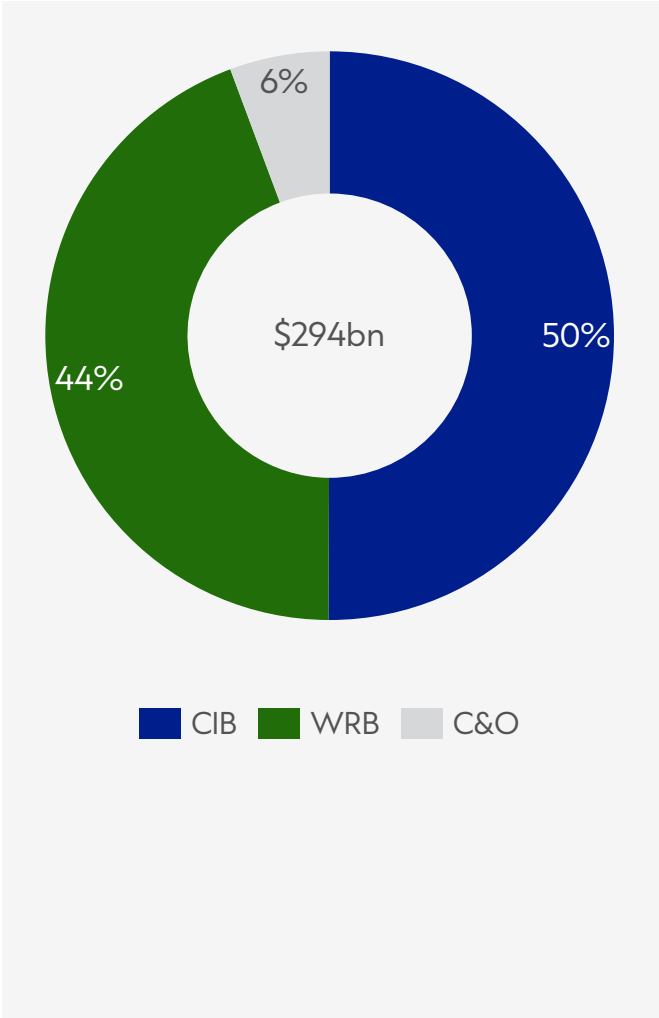
■ Hong Kong
 ■ Singapore
 ■ UK
 ■ India
 ■ US
 ■ UAE
 ■ China
 ■ South Korea
 ■ Taiwan
 ■ Others



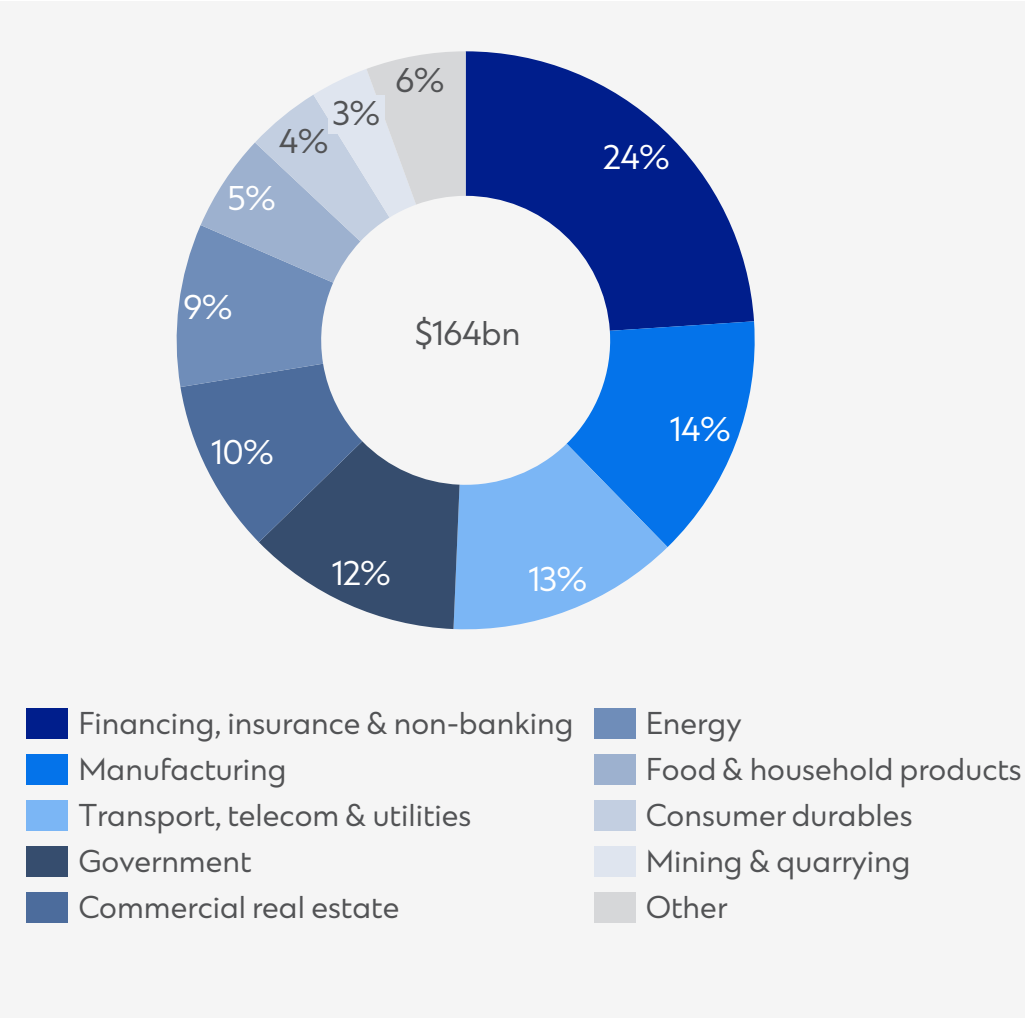
Note: Breakdown of pie charts might not add to 100% due to rounding

Loan book is broad-based

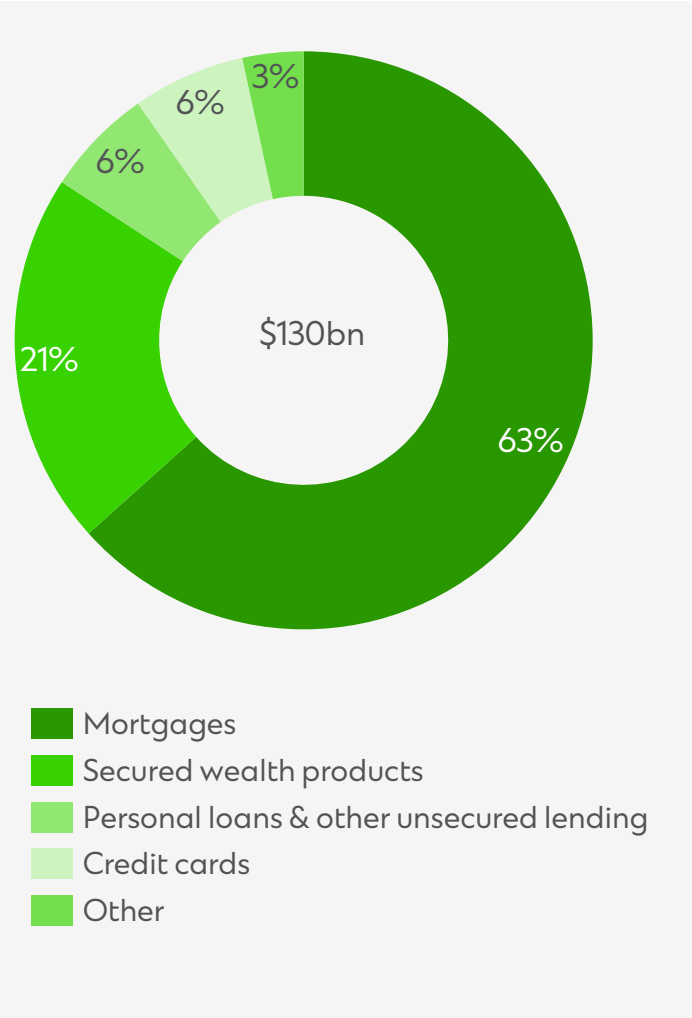
Group L&A to customers¹ – 31.3.26



L&A by industry²: CIB and C&O



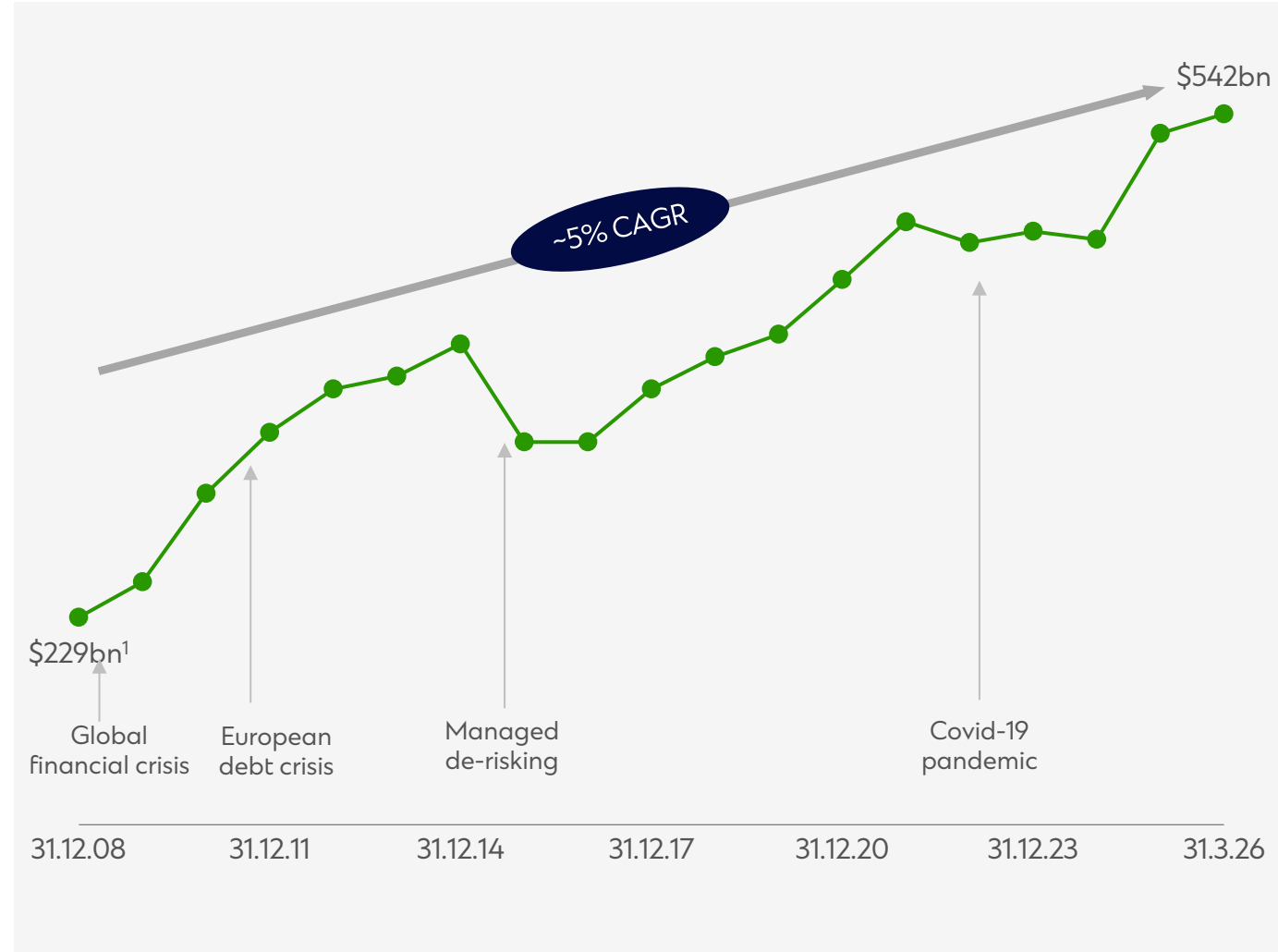
L&A by product²: WRB



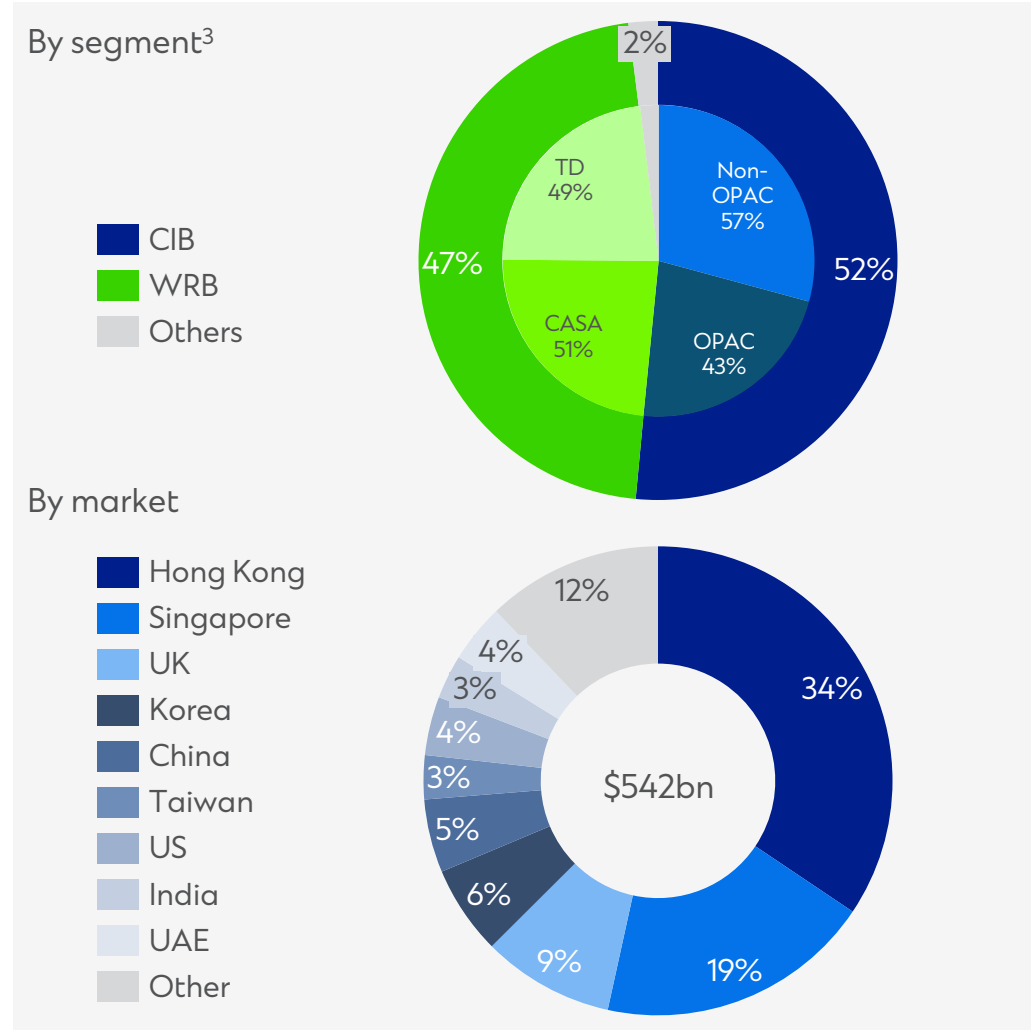
1. L&A to customers at amortised cost and excludes fair value through profit and loss | 2. Industry and product percentages based on FY'25 split
Breakdown of pie charts might not add to 100% due to rounding

Strong and diverse deposit base

Long-term stable deposit growth since 2008



Group customer deposits²



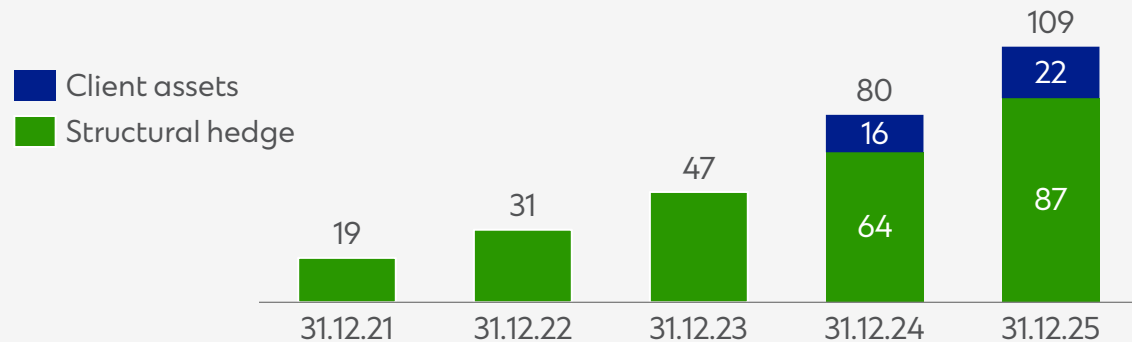
1. Customer accounts as at 31.12.08 to 31.12.10 were recorded net | 2. Customer deposits at amortised cost, and excludes fair value through profit and loss, and repurchase agreements | 3. Segment pie chart based on FY'25 percentage split
Breakdown of pie charts might not add to 100% due to rounding

Hedging strategy reducing NII volatility

Hedge evolution

- Overall duration strategy includes:
 - Treasury structural hedge positions of swaps and HTC securities (\$87bn)
 - Portfolio of client fixed rate mortgage assets (\$22bn)
 - Dynamic management of FVOCI securities adds duration
- Hedge will increase in 2026 but not necessarily at the same pace as 2025, with new hedges subject to market conditions and capacity constraints

Notional (\$bn)

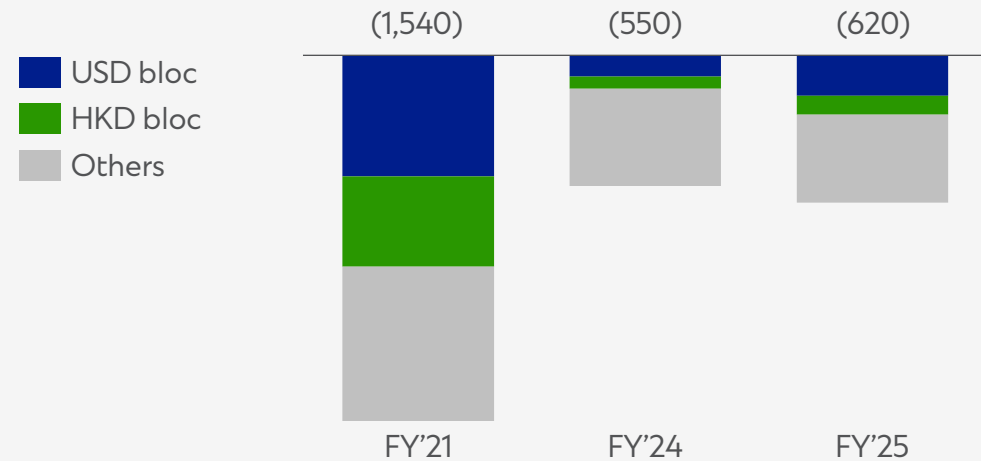


WAM (years)	4.4	3.4	2.9	3.0 ¹	2.5 ¹
Yield	1.1%	2.0%	3.1%	3.5% ¹	3.4% ¹

Interest rate risk in the banking book (IRRBB)

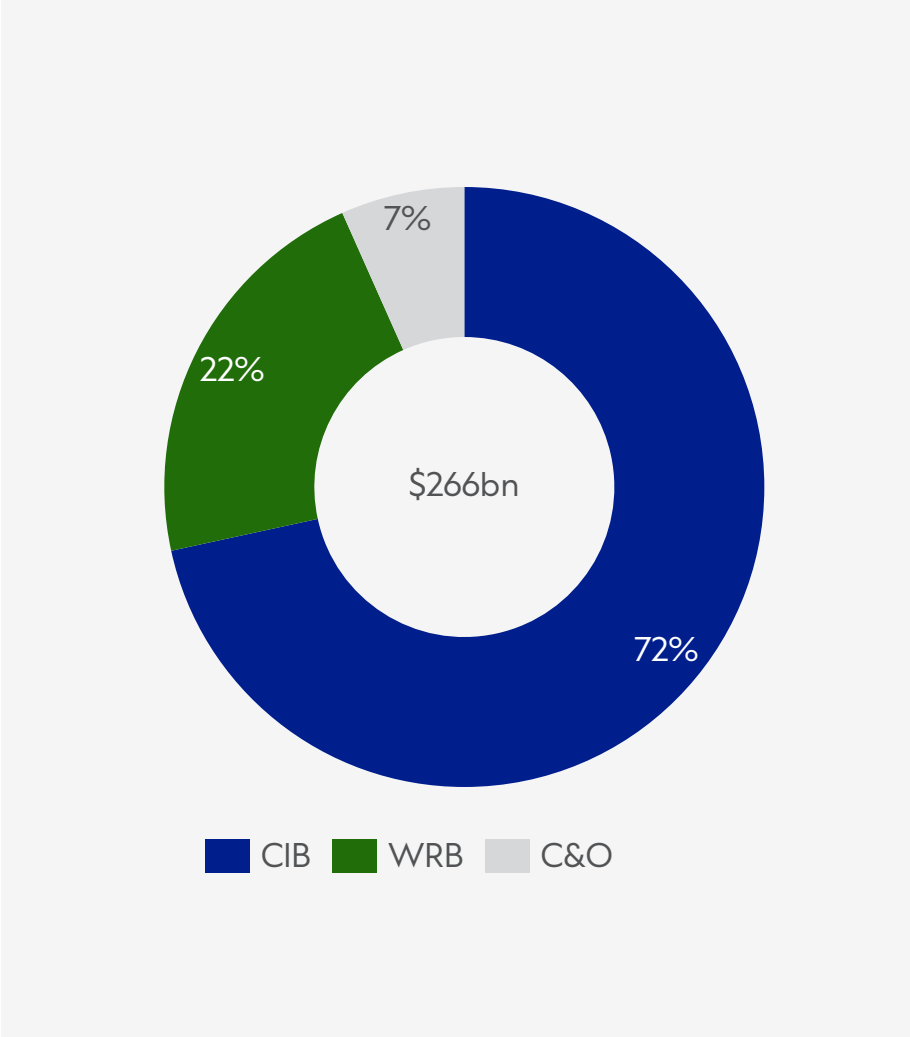
- FY'25 NII sensitivity increased due to balance sheet growth and HKD rate movements partially offset by an increase in structural hedging
- Changes in deposit volumes and PTRs at different points through the interest rate cycle may impact sensitivity in the future

Annualised impact to banking book NII from instantaneous -100bps parallel shift in interest rates across all currencies (\$m)

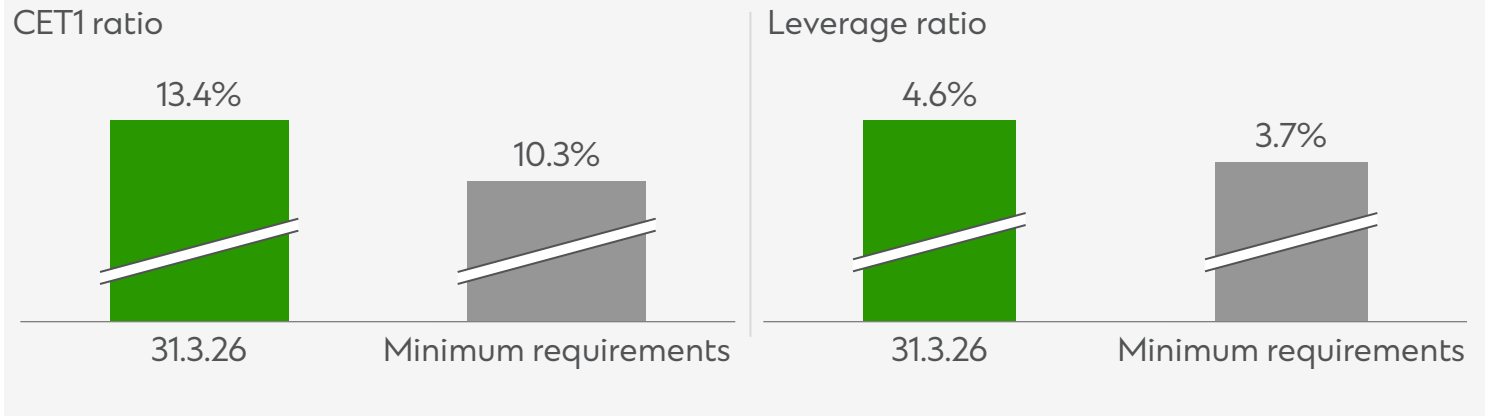


Capital remains above requirements

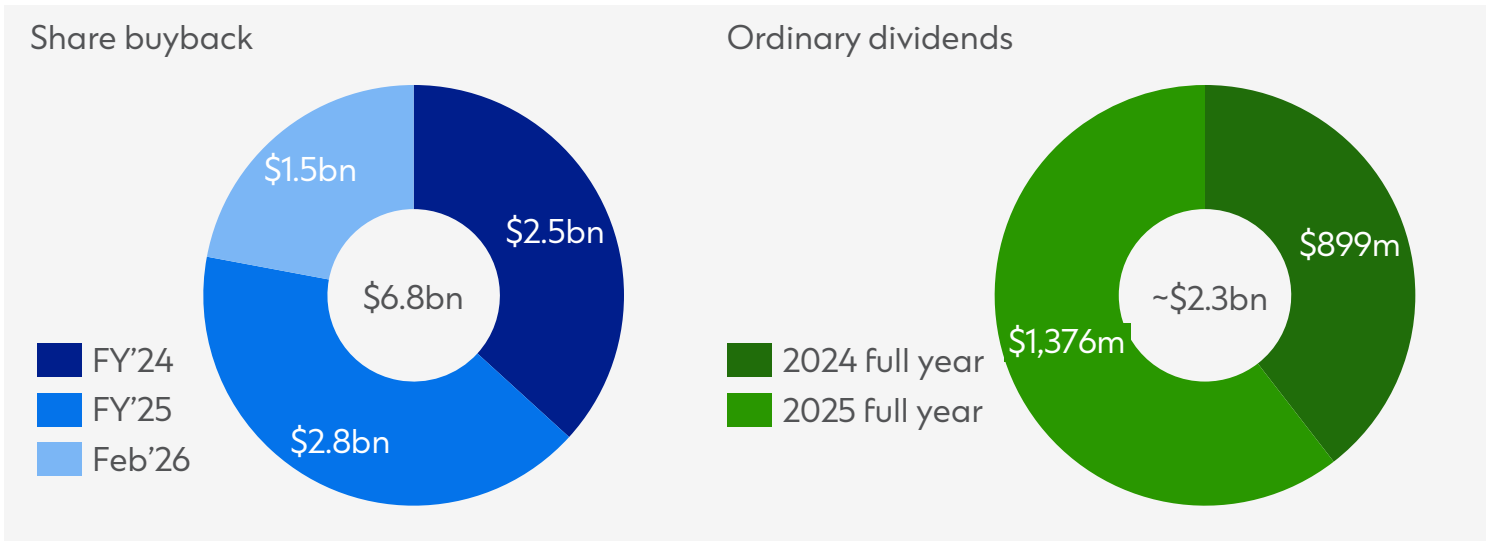
Risk-weighted assets – 31.3.26



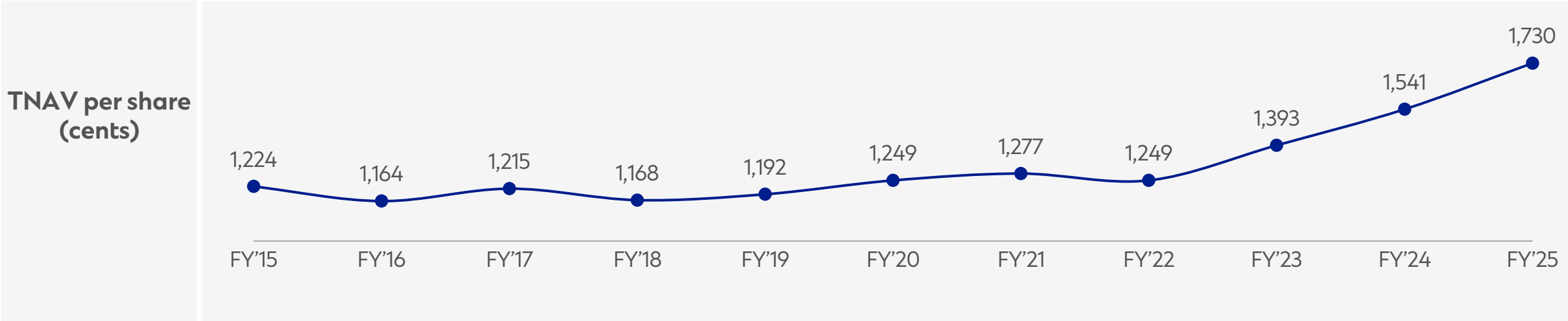
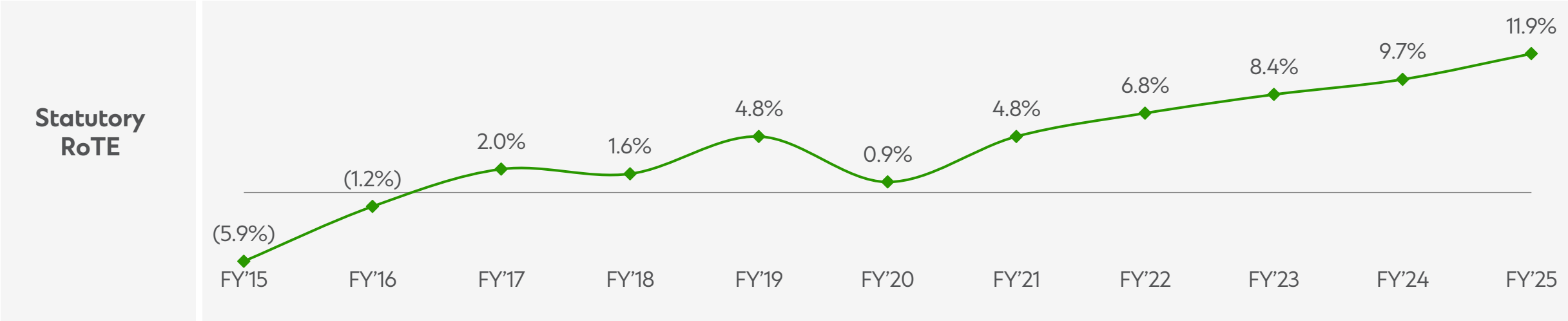
Capital metrics



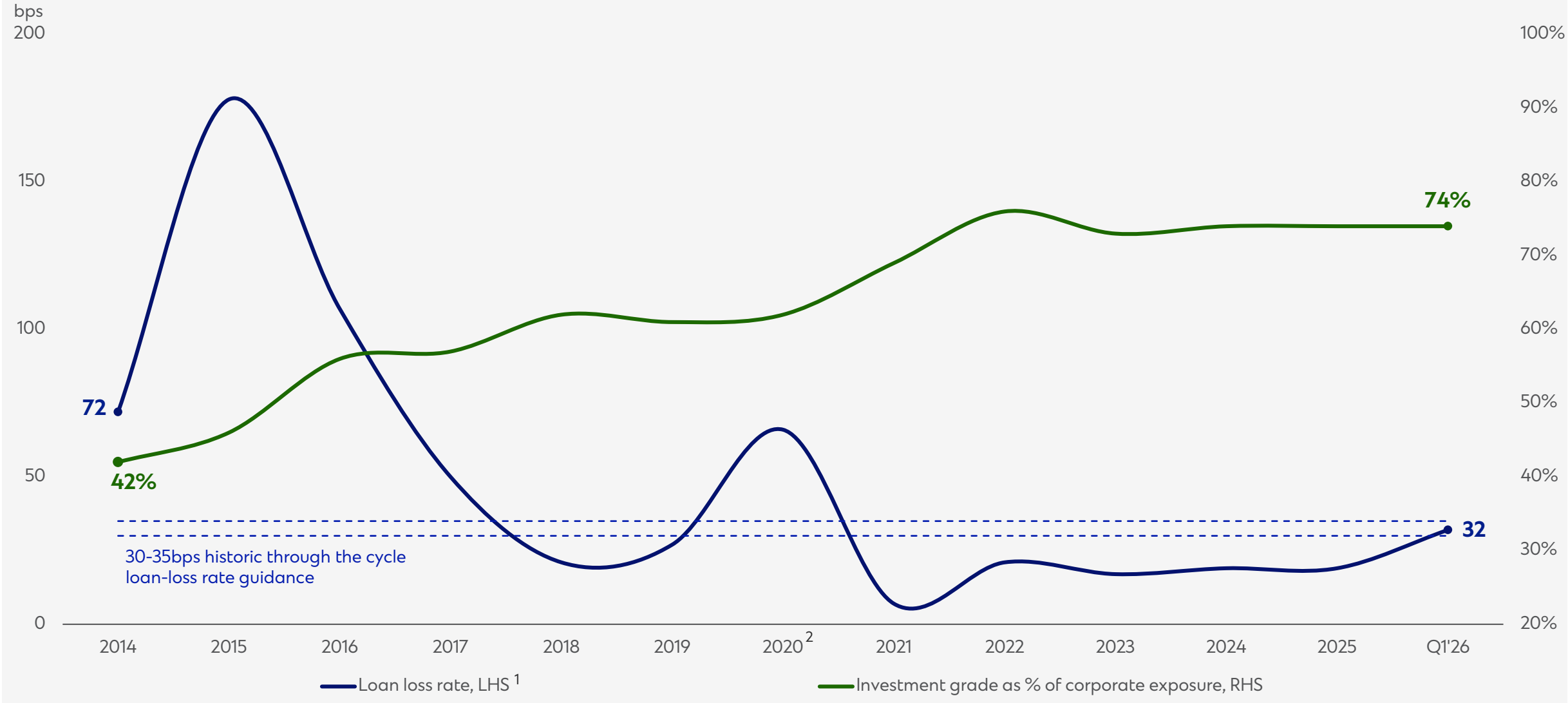
\$9.1bn shareholder distributions announced since Feb'24



Delivering sustainably higher returns

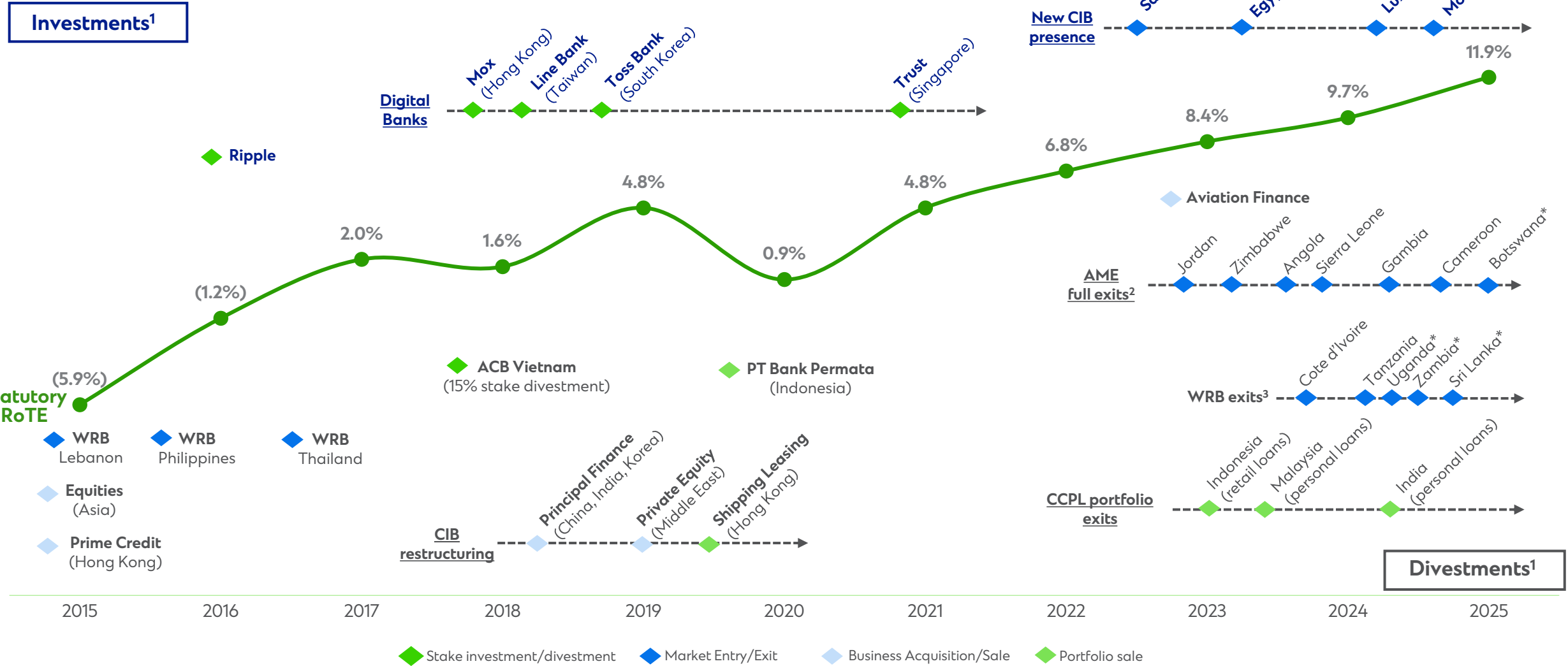


Stronger risk foundations supporting resilient performance



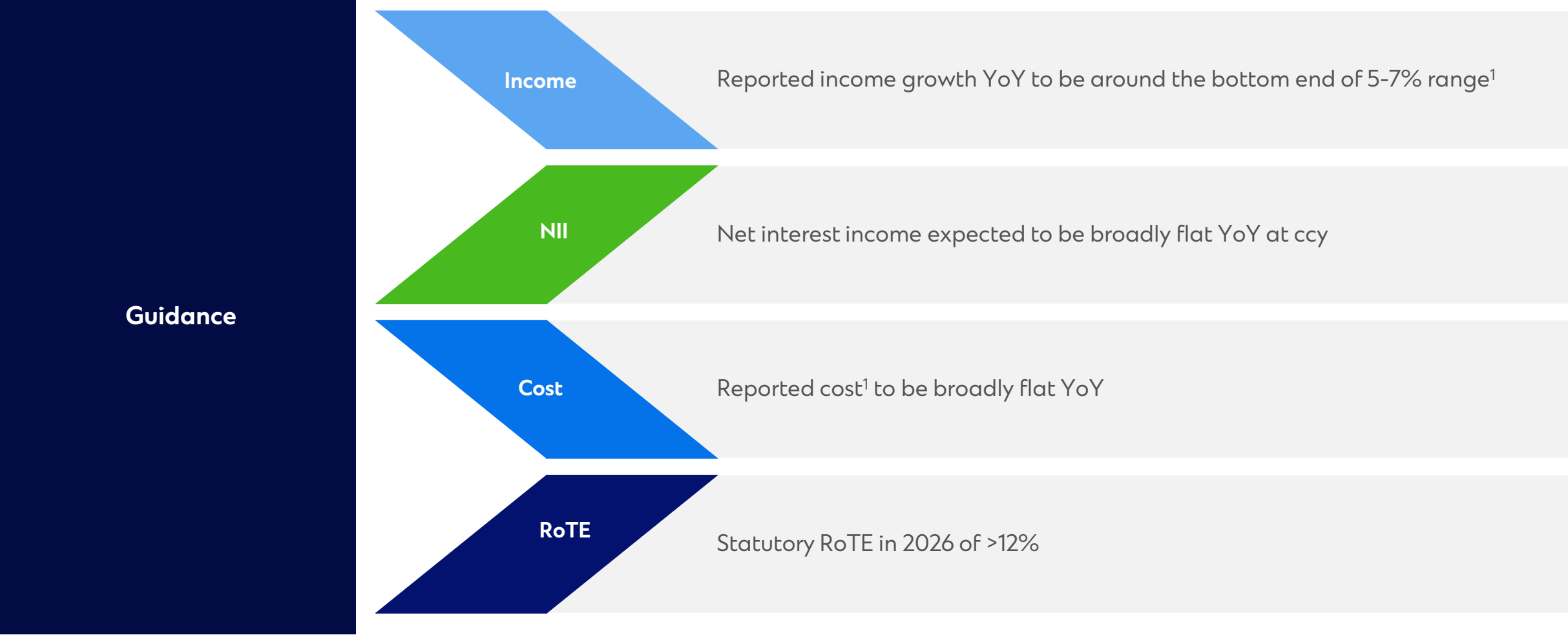
1. Credit impairment under IFRS 9, effective from 1 January 2018, covers a broader asset base than loan impairment under IAS 39. Loan loss rates between 2014 and 2017 were prepared on an IAS 39 basis | 2. Loan loss rate includes management overlay, mostly arising from COVID-19, contributing 11bps in FY'20

Active management of markets and capabilities



1. Select investments/divestments; timing indicative | 2. Announced 7 markets with full exit of operations: Angola, Cameroon, Gambia, Jordan, Lebanon, Sierra Leone and Zimbabwe. Botswana announced 13 Jan 2026 but not yet signed | 3. This includes announcements made at 3Q'24 results, and in Nov'24 Standard Chartered explores the sale of a small number of businesses to boost investment in its affluent franchise
 * Signed but not yet completed

2026 targets



1. At constant currency and excluding material notable items (2025 income includes \$113m relating to a property sale, 2025 expenses include \$158m relating to Korea ELS and a litigation settlement)
• Forward FX rates as of 20 Apr 2026 imply negligible impact to income; additional currency translation impact of ~\$0.1bn on cost
• Base for 2025 income ex-notables and on forward FX is ~\$20.8bn; base for 2025 expenses ex-notables and on forward FX is ~\$13.2bn

Corporate & Investment Banking (CIB)

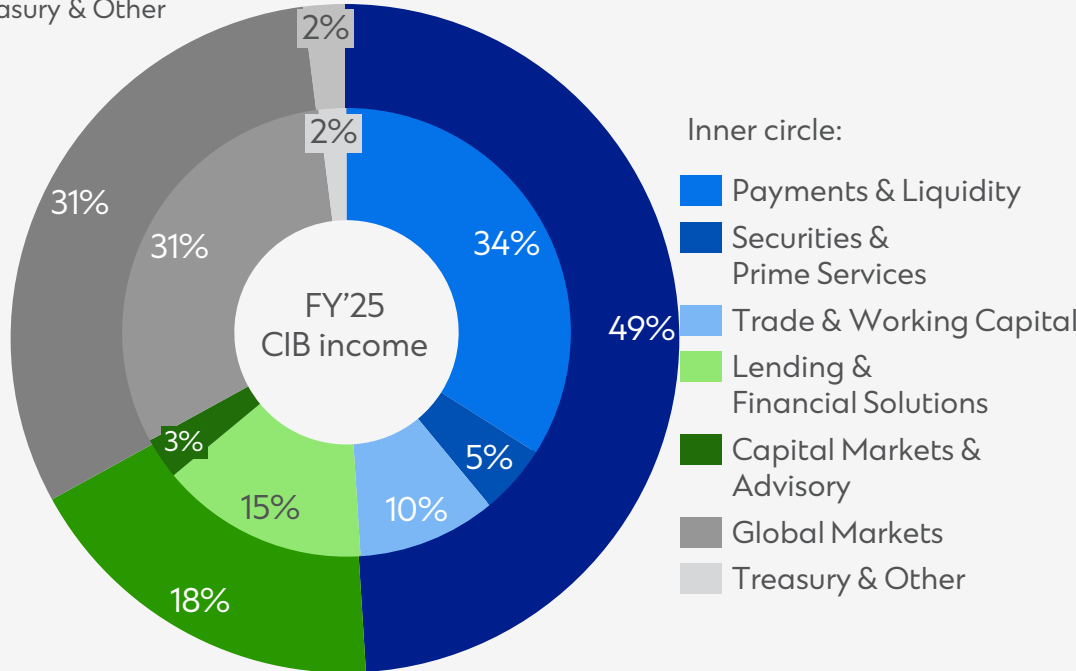
A full service offering to a broad client base

We offer a diversified set of products...

CIB FY'25 income of \$12.4bn diversified across products and client segments

Outer circle:

- Transaction Services
- Global Banking
- Global Markets
- Treasury & Other



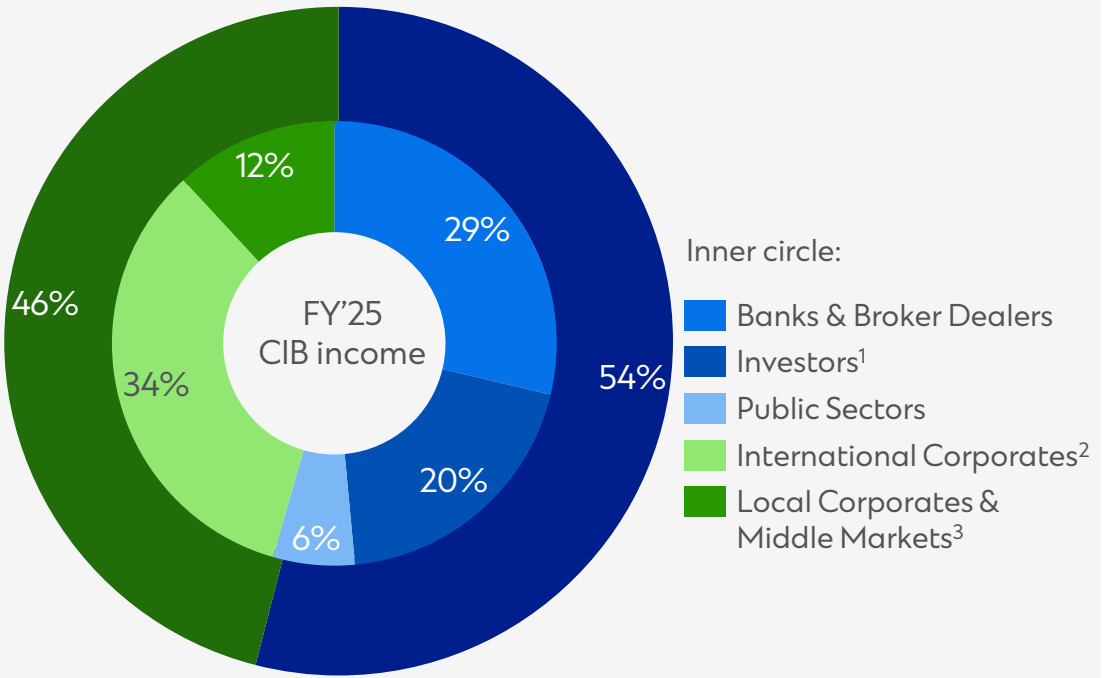
Inner circle:

- Payments & Liquidity
- Securities & Prime Services
- Trade & Working Capital
- Lending & Financial Solutions
- Capital Markets & Advisory
- Global Markets
- Treasury & Other

...to our corporate and financial institution clients

Outer circle:

- Financial Institutions
- Corporates



Inner circle:

- Banks & Broker Dealers
- Investors¹
- Public Sectors
- International Corporates²
- Local Corporates & Middle Markets³



1. Includes Sponsors | 2. International Corporates is a sub-segment of Corporate clients with group sales turnover greater than \$1.5bn on an annual basis | 3. Local Corporates & Middle Market is a sub-segment of Corporate clients with group sales turnover greater than \$100m but less than \$1.5bn on an annual basis
 Note: Breakdown of pie charts might not add to 100% due to rounding

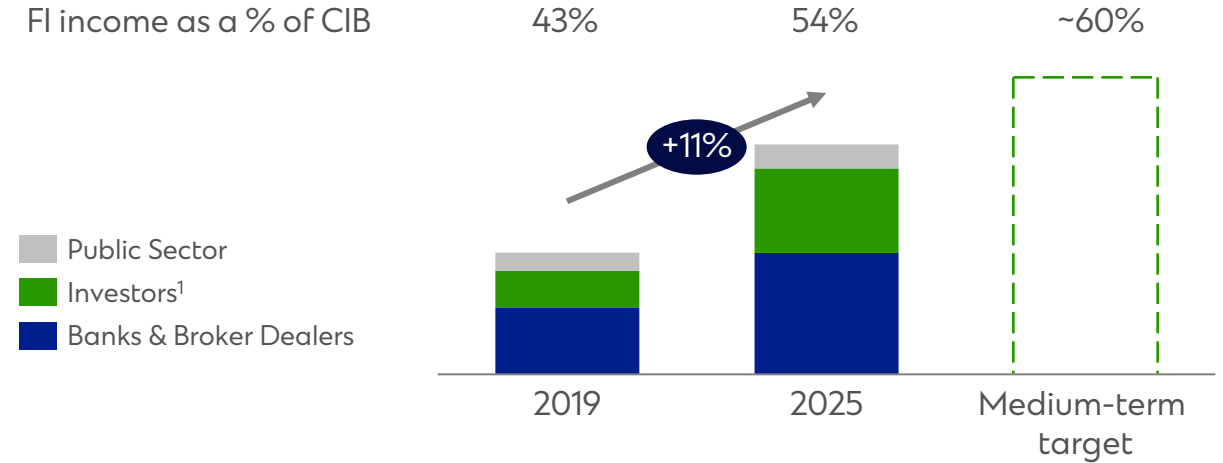
Driving increased Financial Institutions income

- Financial Institutions (FI) generate higher income RoRWA compared to total CIB
- A broad product offering
 - Scalable clearing and custody services offerings
 - Instant FX and balance sheet solutions for Banks & Broker Dealers
 - Access provider to EMs with attractive yields for Investor and Insurance clients
 - Structured solutions for sophisticated FI client needs

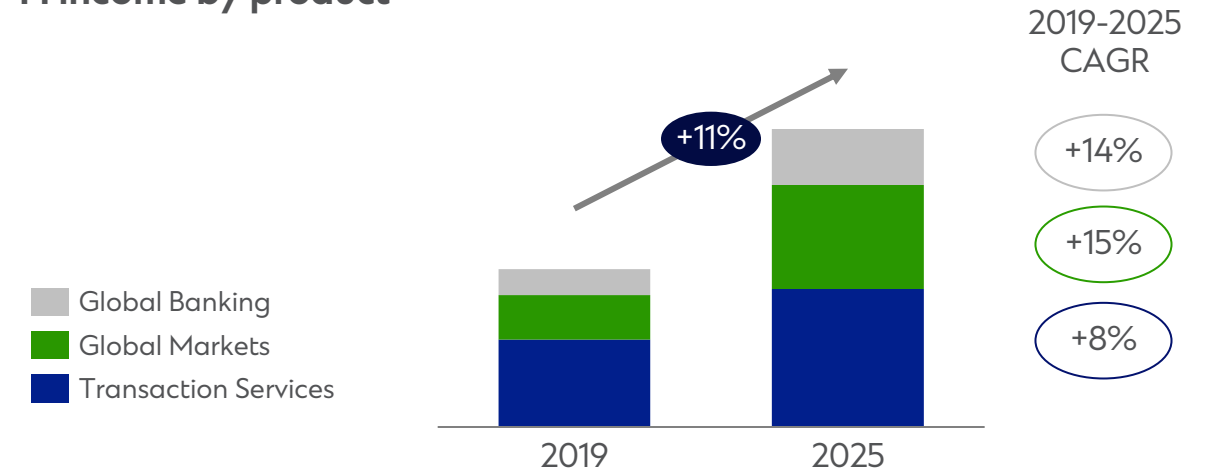
The next phase of growth for FI

- Sponsors, with income growing at high double-digit CAGR over the last 5 years
- Expansion of Fintech business to capture growth opportunities within the space

FI income by client segment

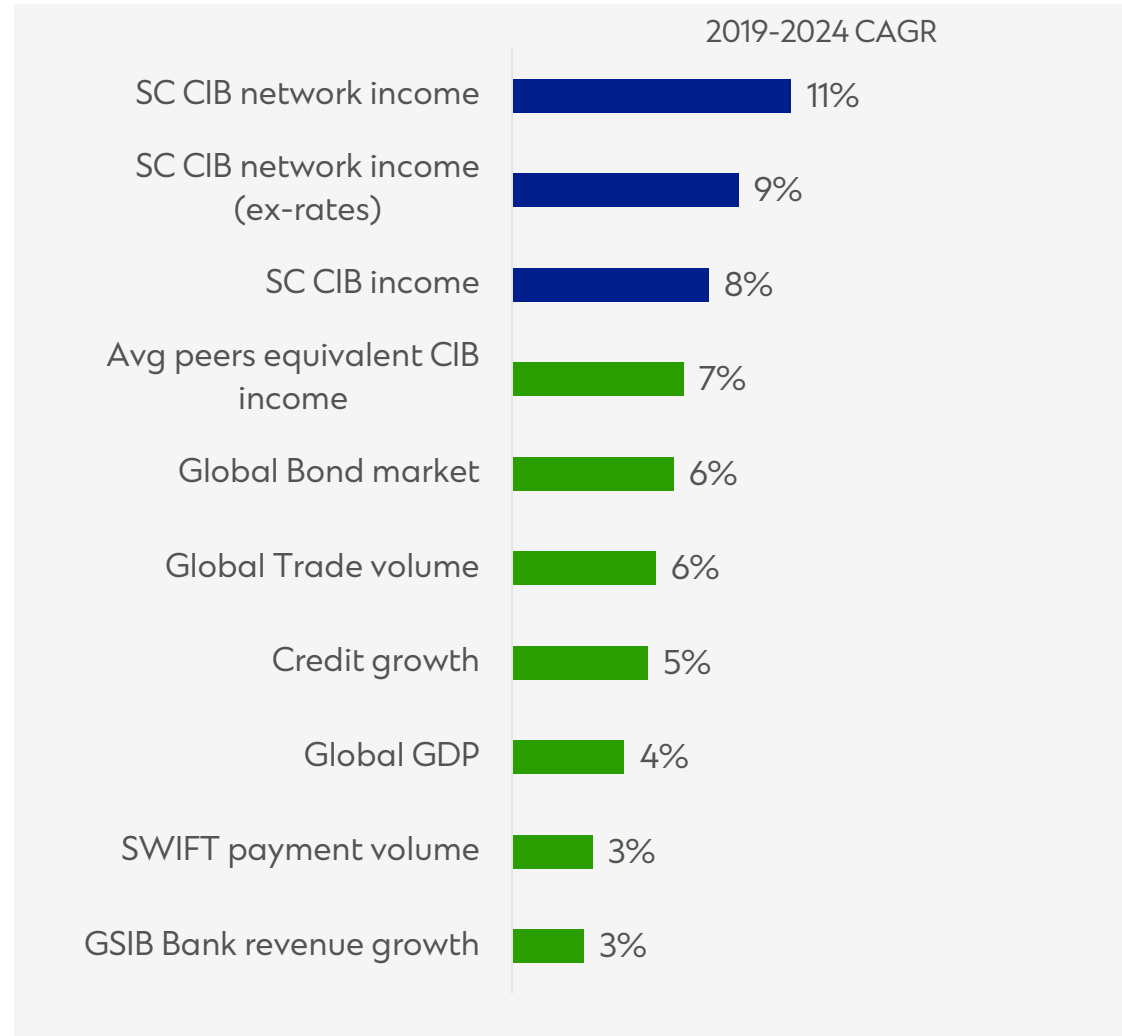


FI income by product

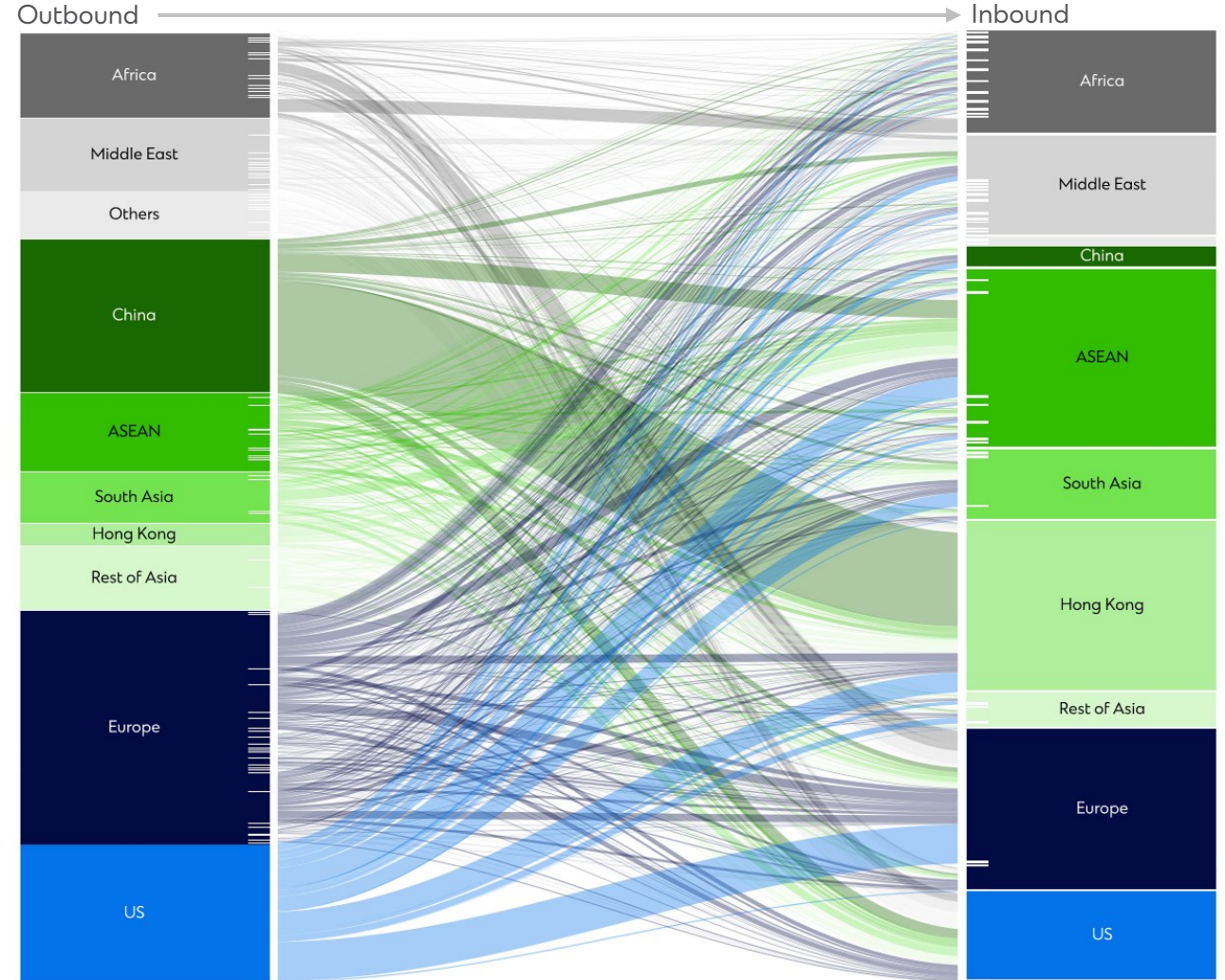


Our unique network provides a strong platform for growth

Our network enables us to grow faster¹



Cross-border (network) income diversified across many corridors

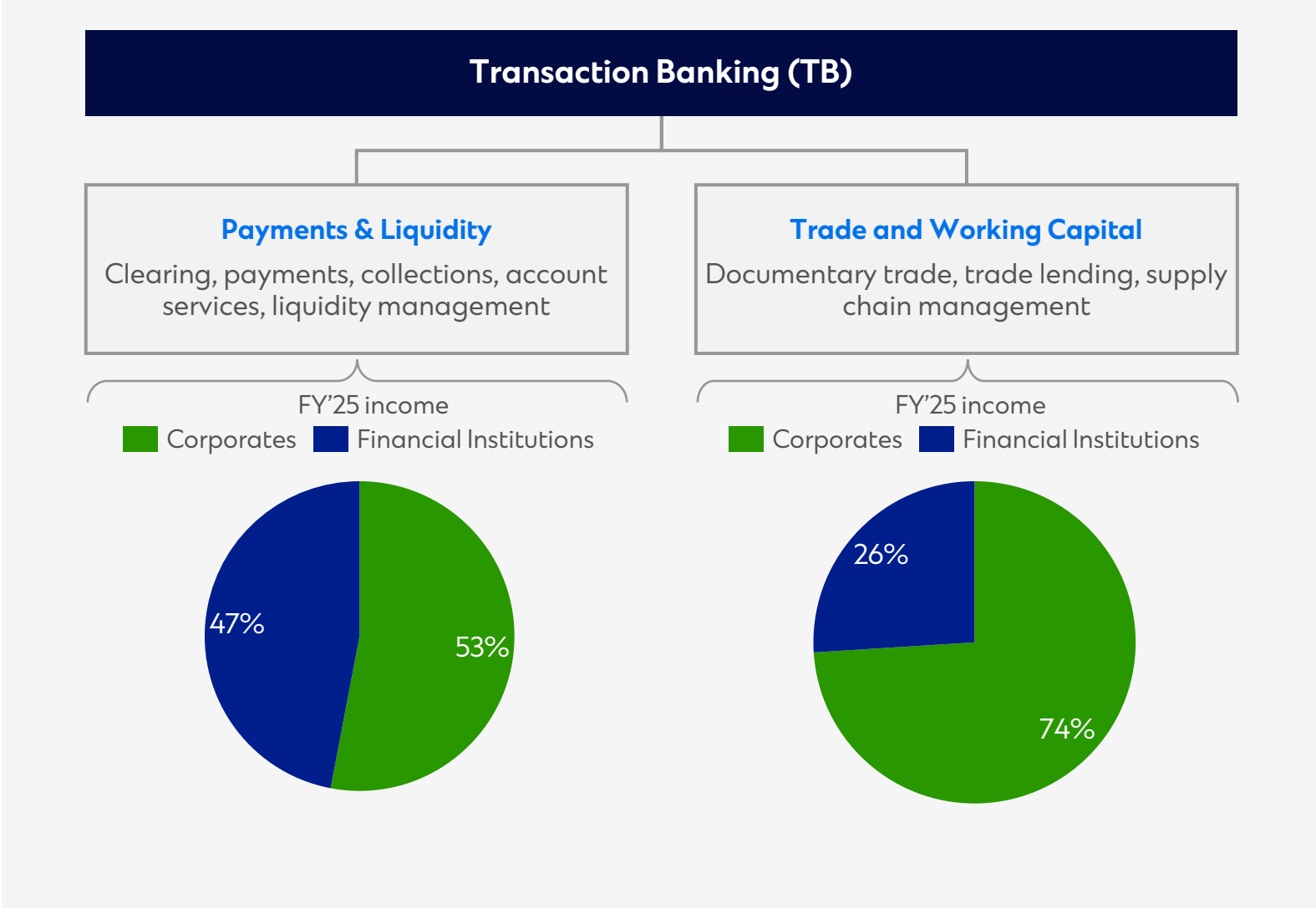


Width = size of FY'25 network income by country corridor

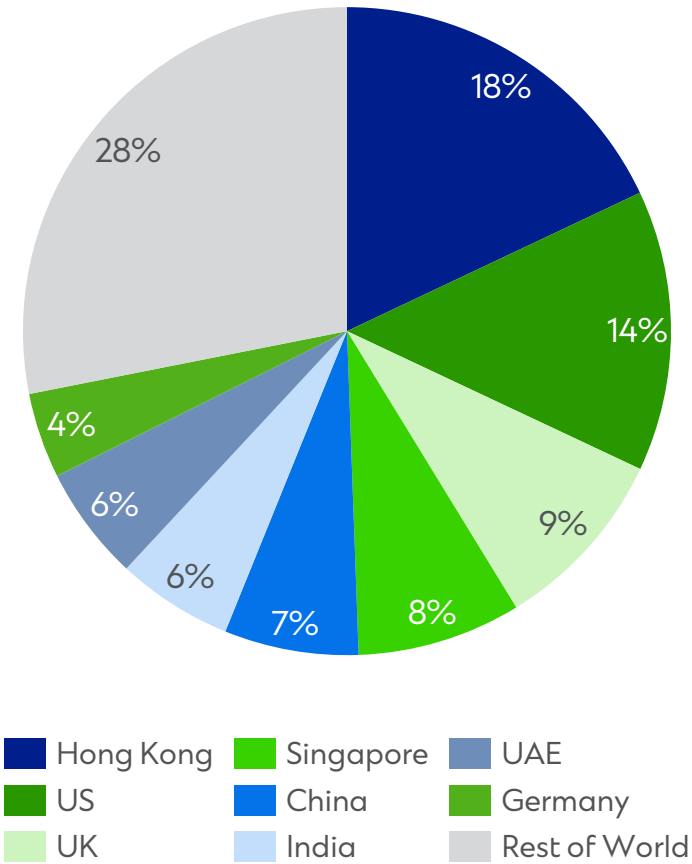



1. Sources: Average peers equivalent CIB income represents the CIB divisions (ex-equities) | Global Bond Market from (SIFMA), BIS data for 3Q24 | Global trade volume from WTO | Credit growth – BIS data | Global GDP - Bloomberg, OECD for 2024 | SWIFT payment volume | GSIB bank revenue growth calculated from Visible Alpha and Capital IQ Pro historical data
 Network income here is based on old definition prior to the re-representation

Overview of our Transaction Banking business



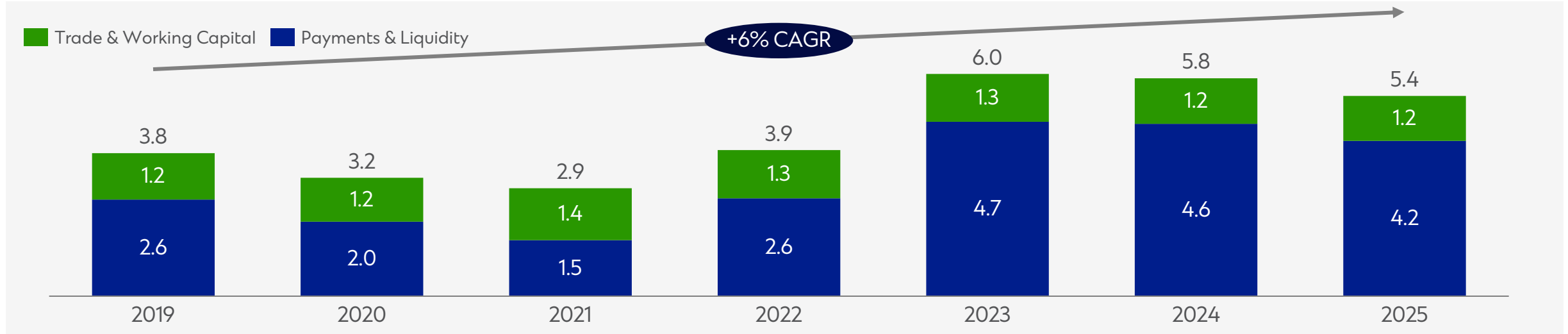
FY'25 TB income by market¹



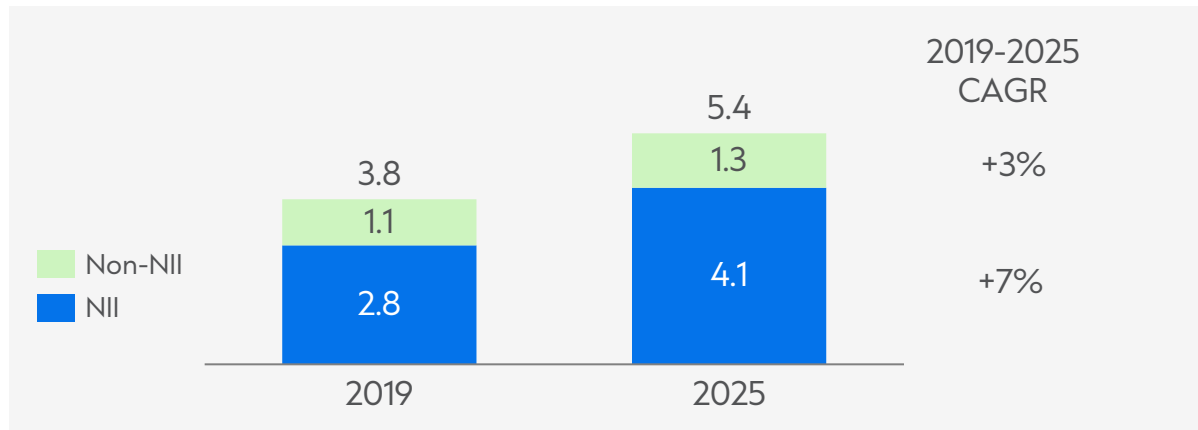
 1. Income is by booking location

Transaction Banking financial performance

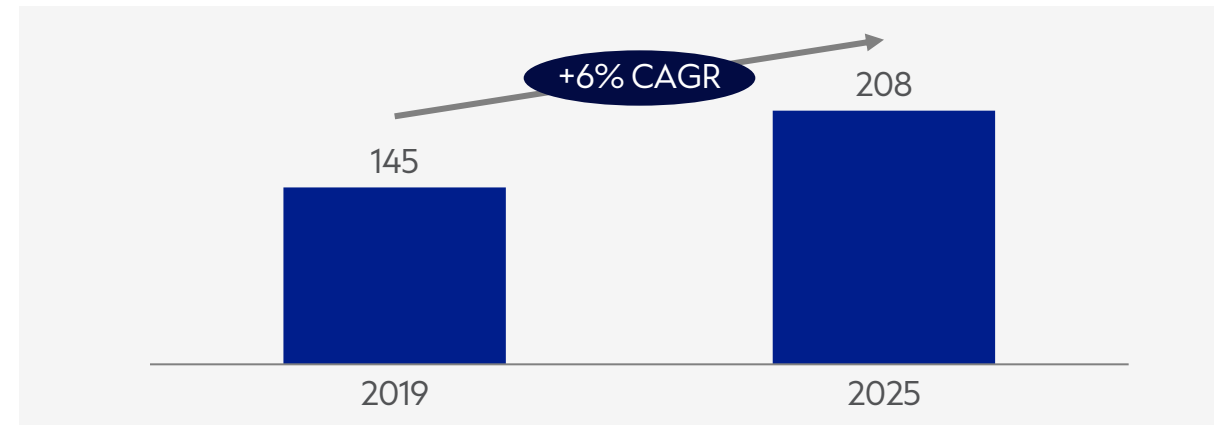
TB income¹ (\$bn)



TB NII and non-NII (\$bn)



TB CASA average deposits (\$bn)



1. 2023 to 2025 have been represented on a reported basis



Overview of Global Markets

Strategically positioned across EMs

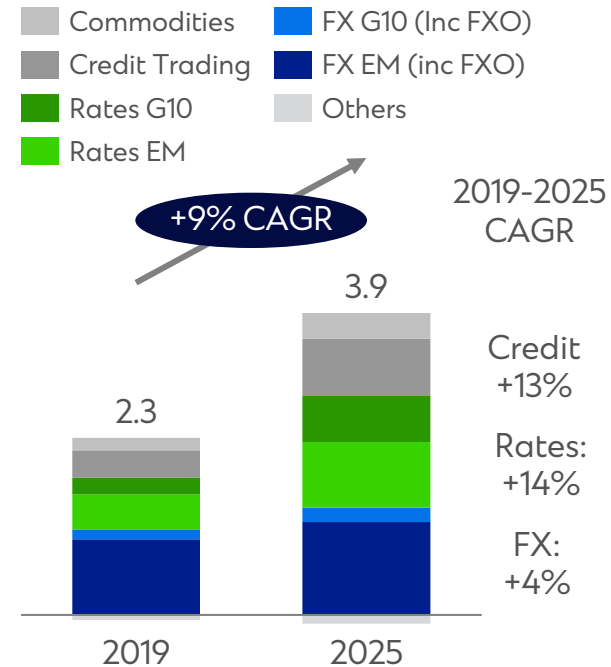
- Unique EM franchise leveraging our global footprint
 - Click [here](#) to explore our Global Markets offerings & capabilities
- Strategic investments in technology and talents
- Leveraging WRB distribution across high net worth and family offices



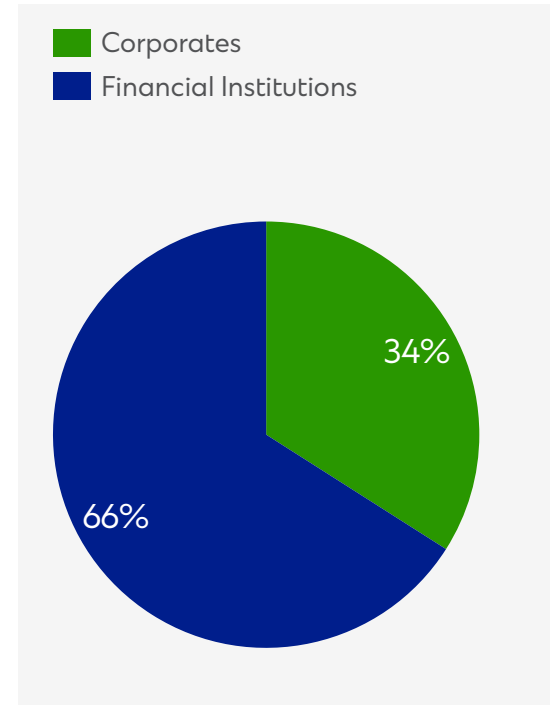
Diversified Global Markets income

- Extensive capabilities across FX, Rates, Commodities & Credit Trading
- Global Markets income up 9% CAGR since 2019
 - Significant increase in Rates income, up ~2x and 14% CAGR
 - Credit Trading income up 13% CAGR with growing offerings in bond

Income by sub-product (\$bn)

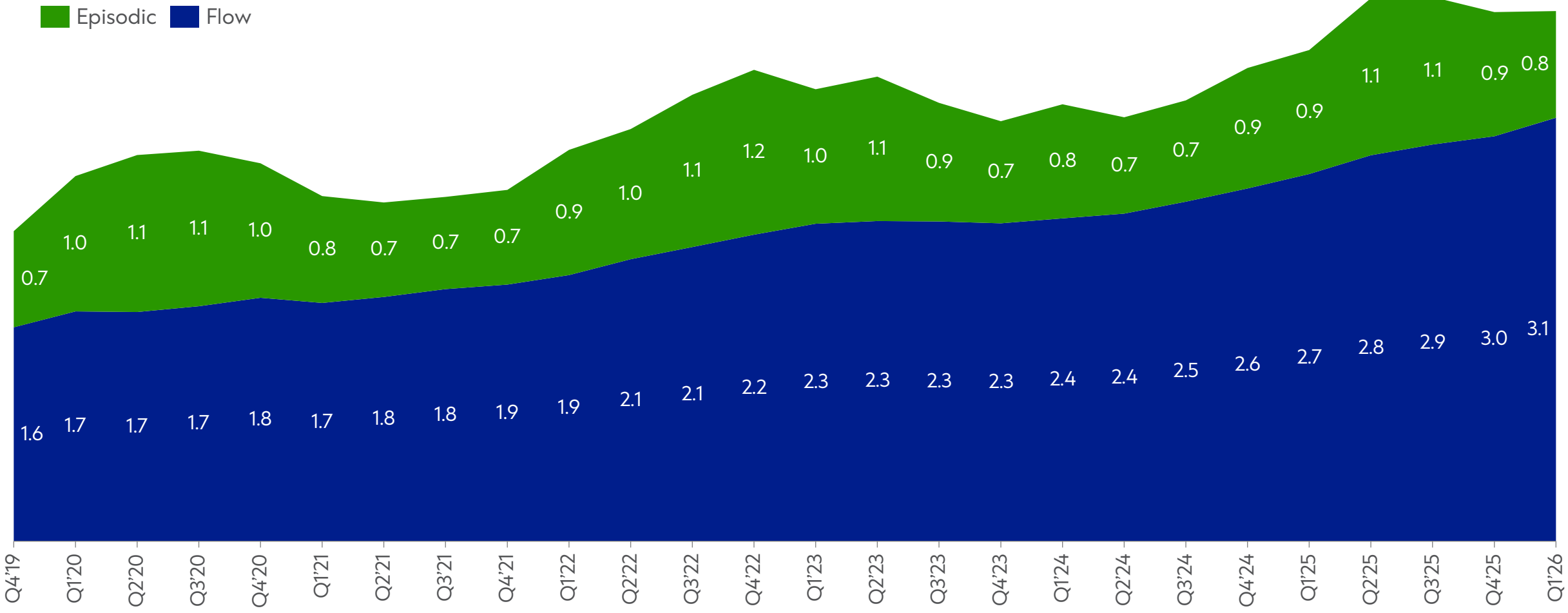


FY'25 income by segment



Consistent flow income growth

Global Markets: Flow and episodic last 12-month rolling income¹ (\$bn)



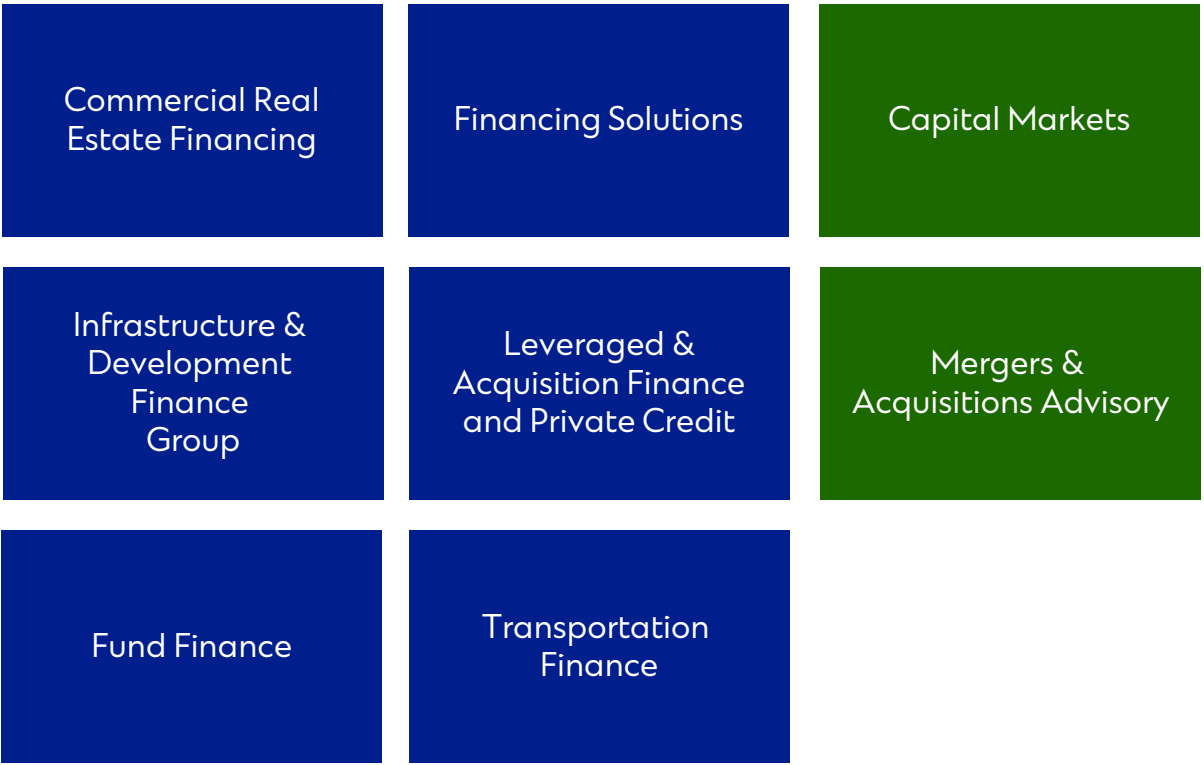
1. Numbers represent flow and episodic income summed over the preceding 4 quarters. Numbers have been represented on a reported basis from Q1'23



Overview of Global Banking

Comprehensive solutions

- 8 product verticals with comprehensive financing and advisory solutions
- Expertise for Corporate and FI needs across the capital structure



■ Lending and Financial Solutions ■ Capital Markets & Advisory

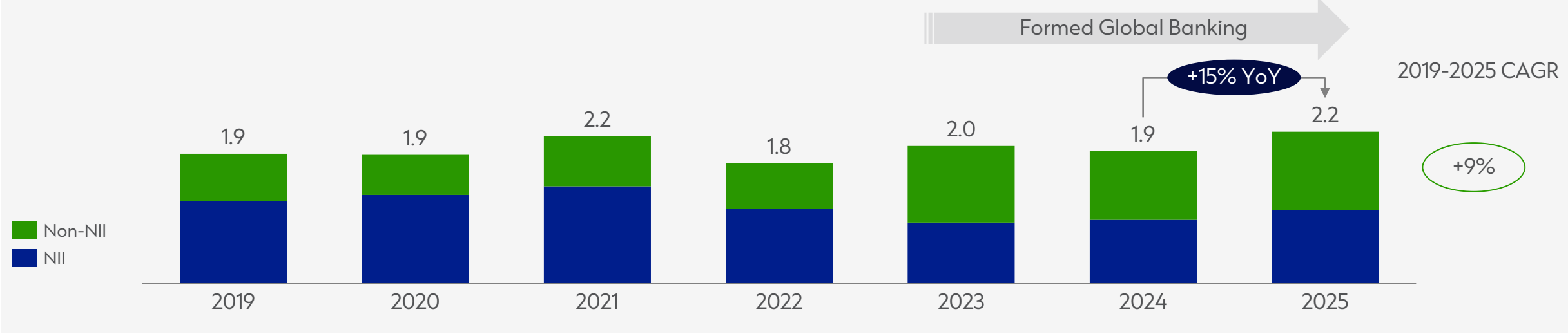
Leveraging unique network capabilities across multiple markets

- Bankers based in ~20 markets globally

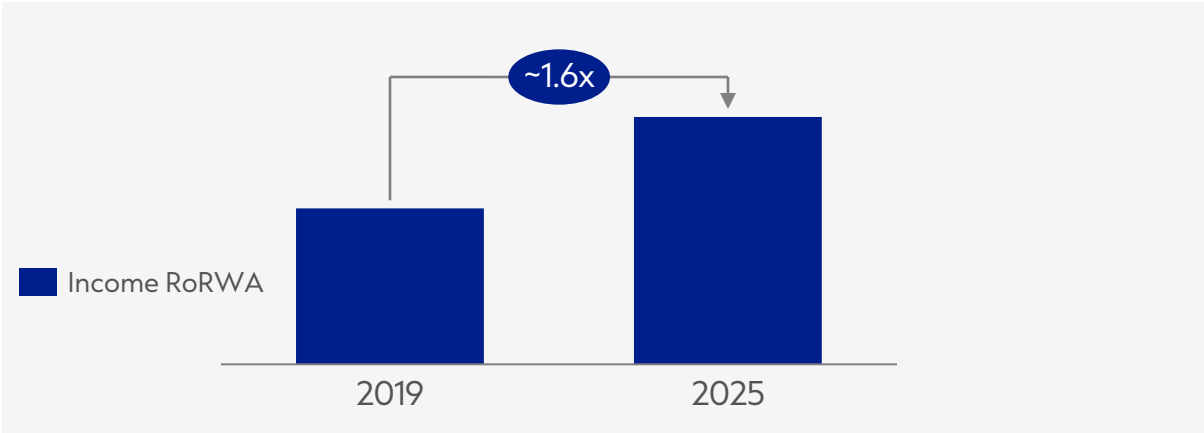


Global Banking financial performance

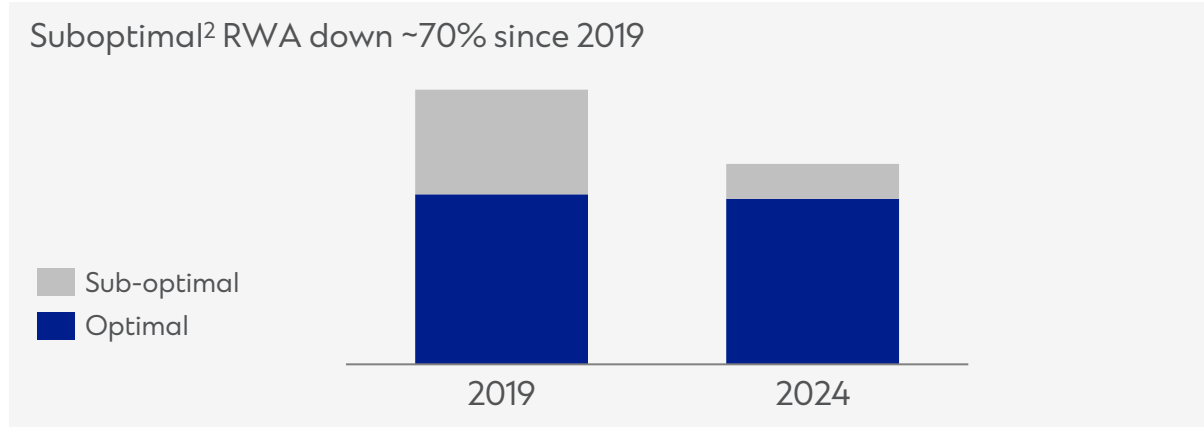
Income¹ (\$bn)



Income return on risk-weighted assets



Risk-weighted assets



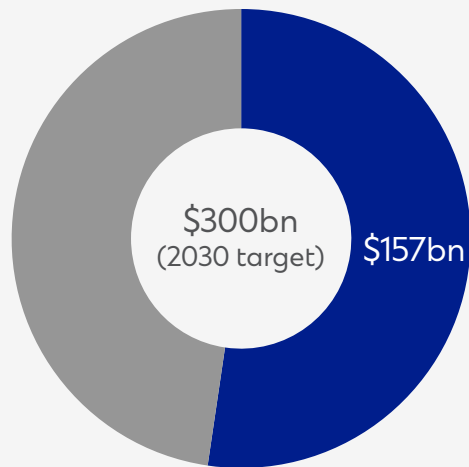
1. 2023 to 2025 have been represented on a reported basis | 2. Sub-optimal refers to deals with <4% RoRWA



Delivering on our sustainable finance and net zero commitments

- Surpassed the \$1bn Sustainable Finance (SF) income target
 - FY'25 SF income of ~\$1.1bn, up 9% YoY
- Already mobilised ~\$157bn¹ of sustainable finance since the start of 2021¹
 - Well on track to our \$300bn target by 2030

- Sustainable finance mobilised since 1.1.21
- Remainder through 2030



Delivering on our net zero commitments



Became net zero in our own operations during 2025 including emissions from:



Scope 1



Scope 2



Good progress towards our interim 2030 financed and facilitated emissions targets

12 in scope sectors covering high-emitting sectors, including oil & gas

Other key highlights

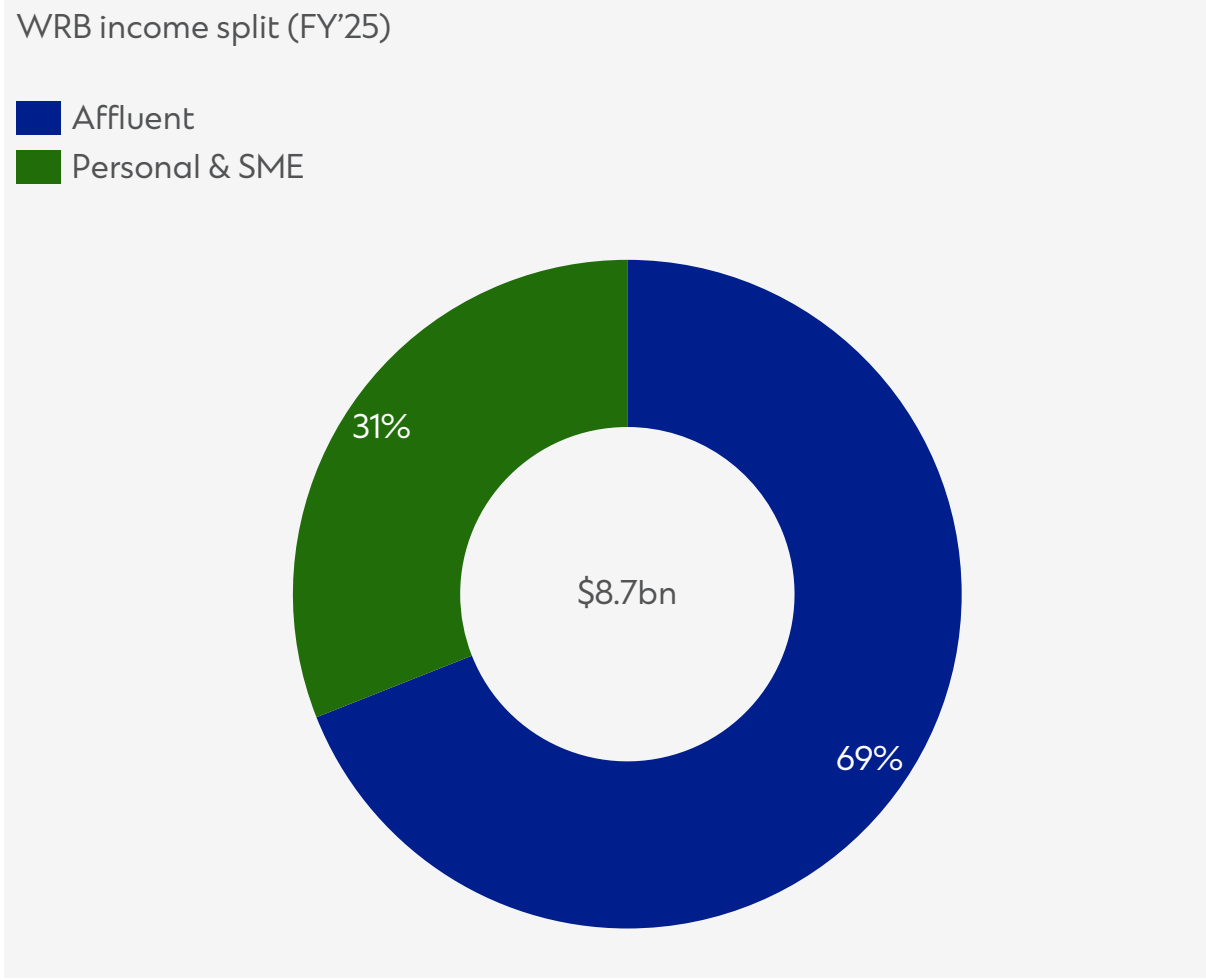
- Signed an exclusive 5-year mandate with the Brazilian State of Acre² to sell high-integrity forest protection carbon credits
- Closed a \$200m Outcome bond³, the 1st with returns linked to carbon credits
- Won the Strategic Leadership Award⁴ from Climate Resilience Awards for Business
- Ranked first in the Global Bank Climate Adaptation Assessment 2025, ranking the world's 50 largest commercial banks on their adaptation maturity
- Maintained or improved on our priority ESG Ratings, including an "A" rating from CDP⁵



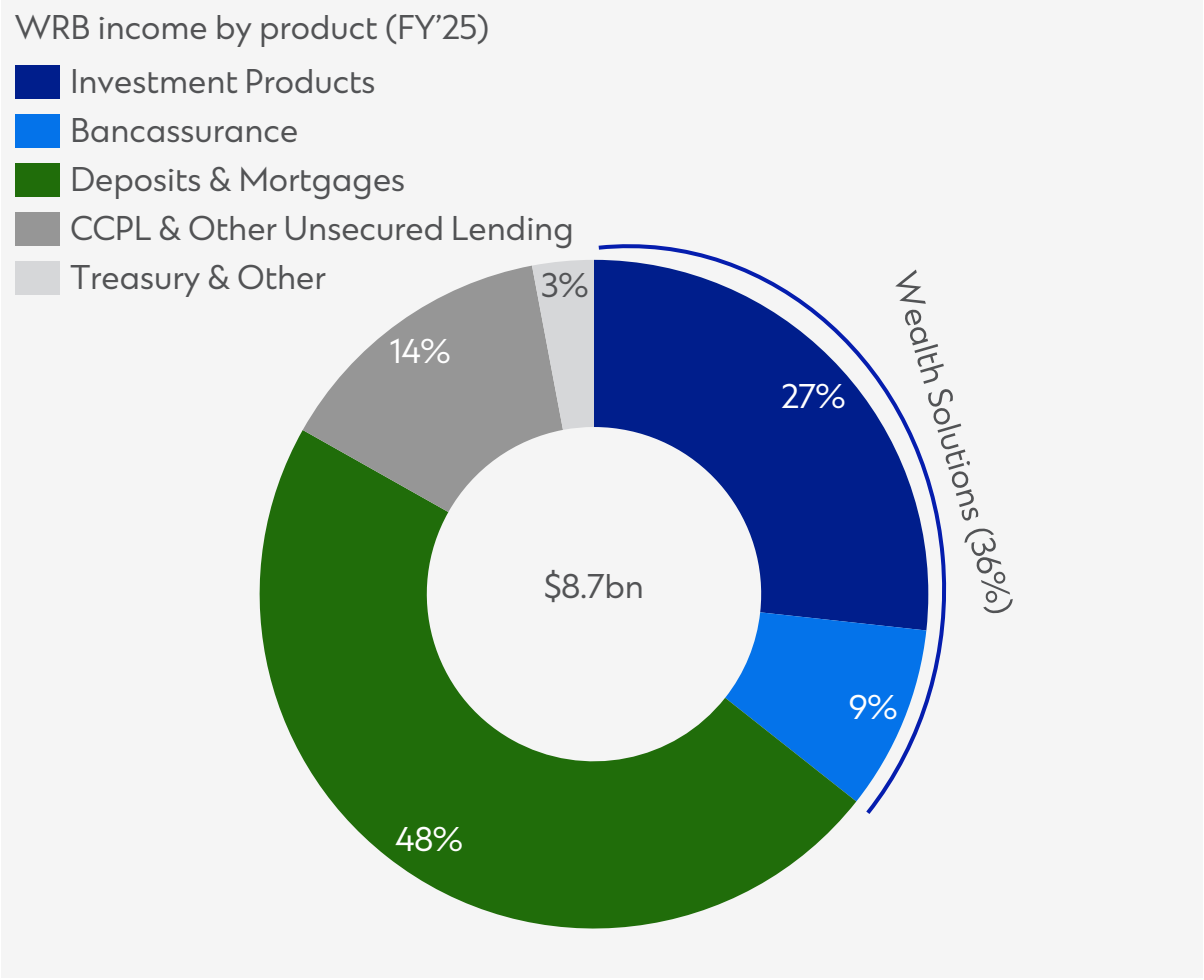
Wealth & Retail Banking (WRB)

Affluent is core to Wealth & Retail Banking

Affluent accounts for ~70% of WRB income...



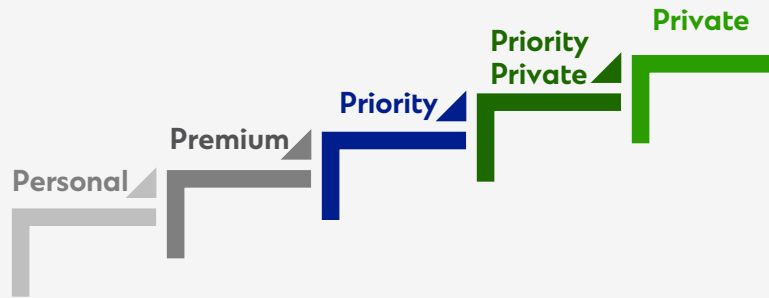
...with higher share of wealth supporting income growth



We are a large wealth manager with three key differentiators

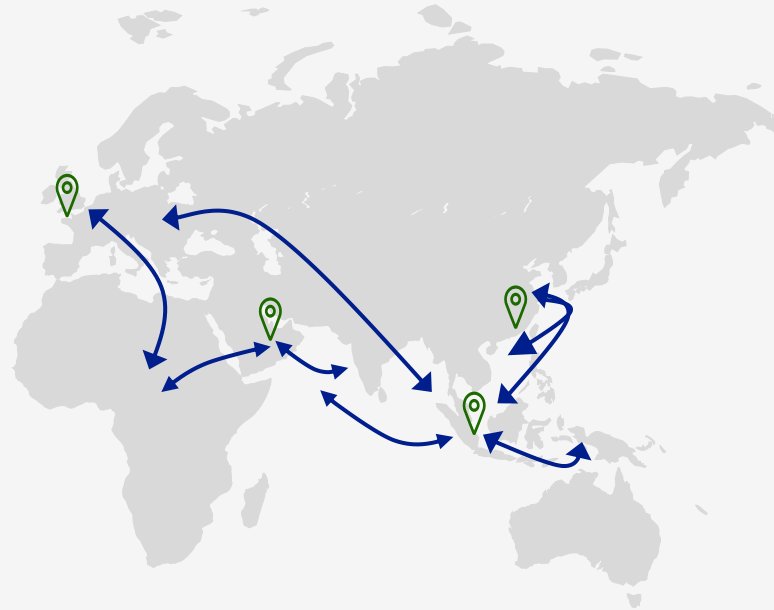
1. Strong funnel along the client continuum

- Client continuum offers a distinctive pipeline of high value clients
- Focused on building scale across the continuum, particularly in Priority Private & Private
- Personal continues to be a key feeder of Affluent



2. Local strength, global network

- Uniquely positioned to serve both local and international needs of clients
 - 4 international wealth hubs: Jersey, UAE, Singapore, Hong Kong
 - 5 key diasporas: Global Chinese, Global Indian, ASEAN, African and International



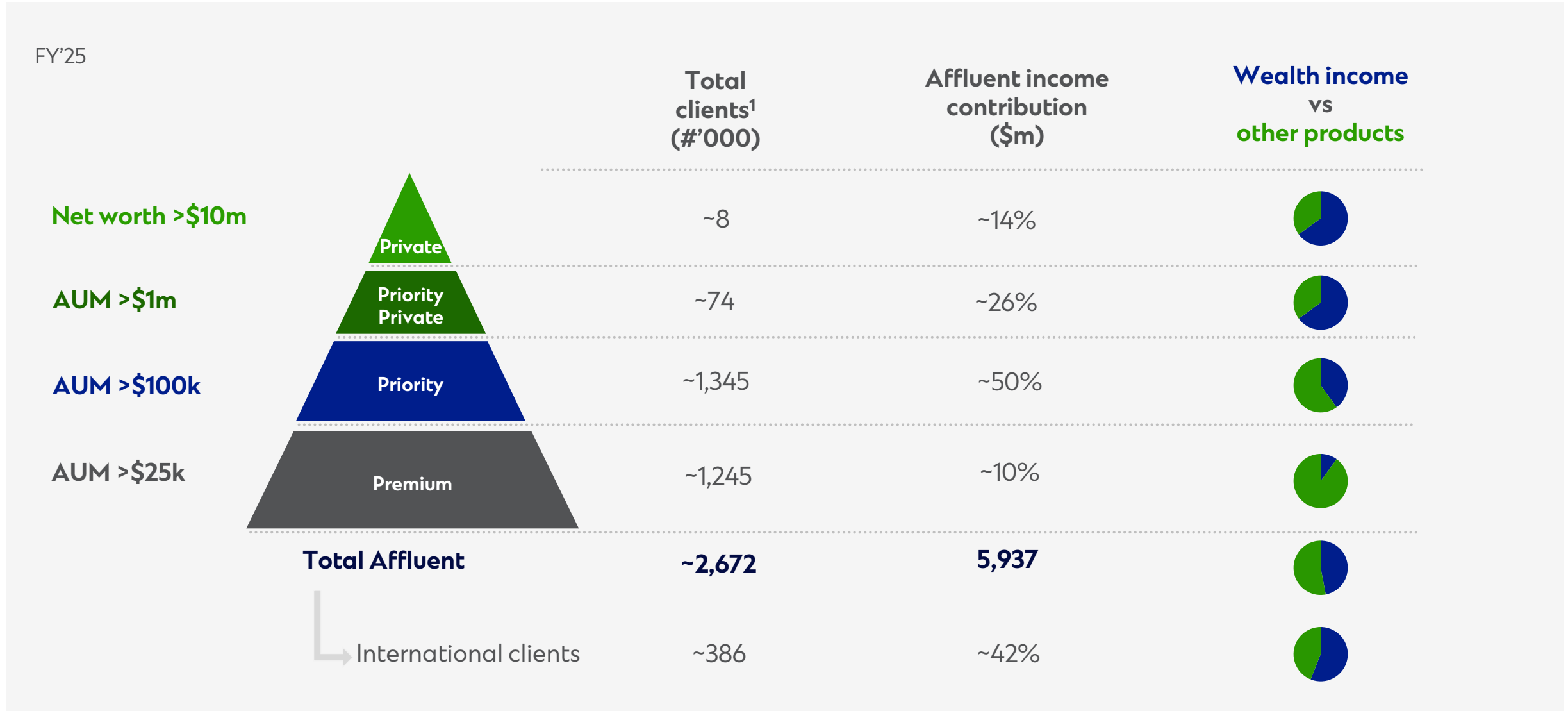
3. Deep wealth expertise

- Comprehensive product propositions through innovation and open architecture
 - Differentiated tailored solutions, leveraging digital tools
- Personalised advisory with global expertise and local knowledge, including CIO insights



We are investing \$1.5bn over 2025-2029 in our Affluent business where we are most differentiated

1 Affluent continuum is a core part of our WRB strategy

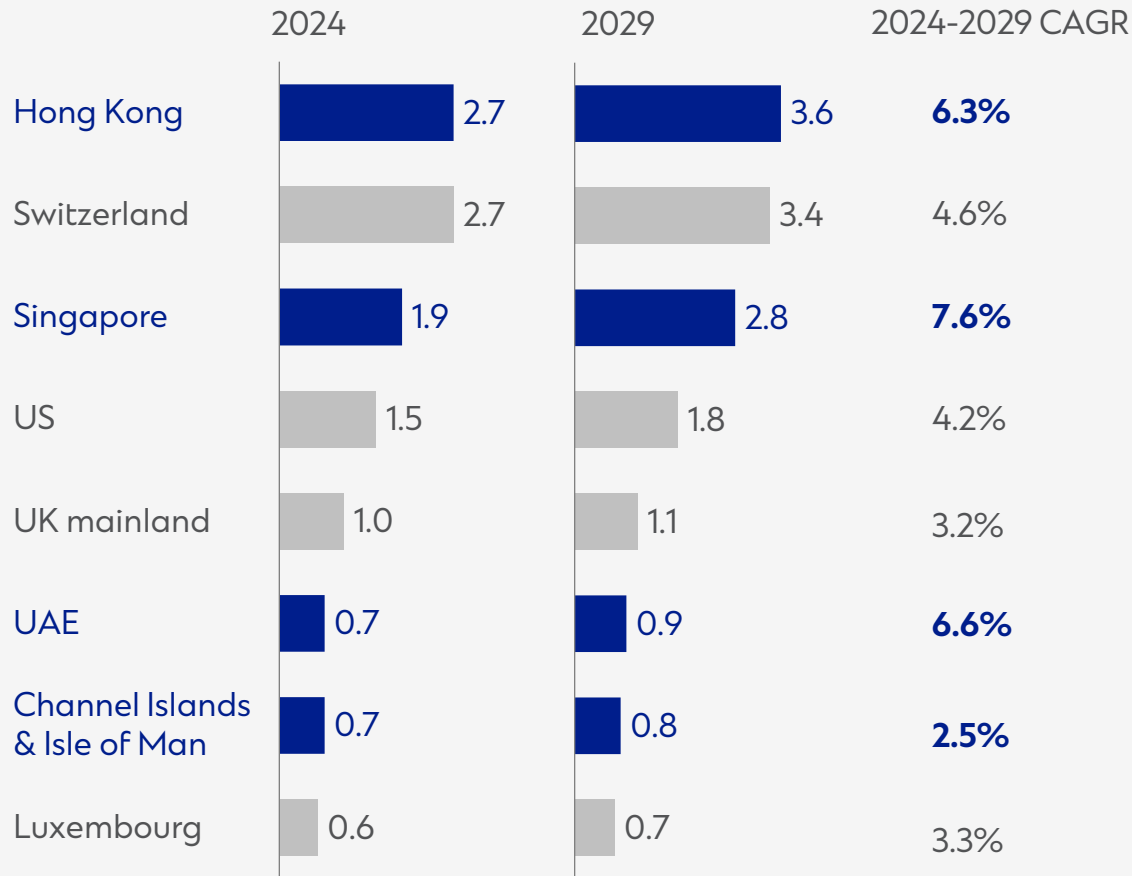


1. Total affluent clients across top 12 markets and global private banking. Numbers have been represented on a reported basis where applicable

2 Capturing international wealth flows across AAME

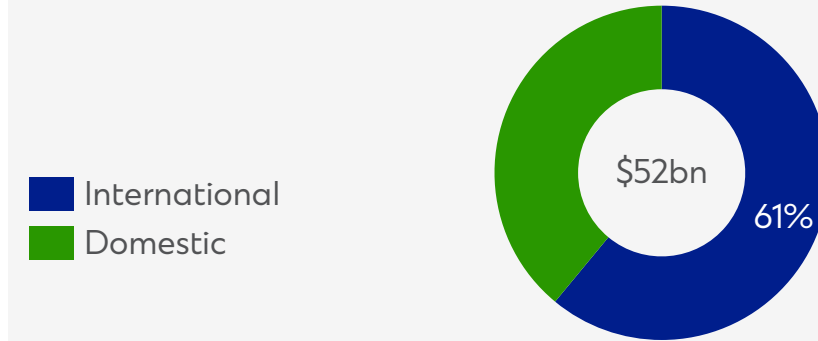
We operate in fast-growing wealth booking centres

Wealth in booking centres¹ (\$tn)

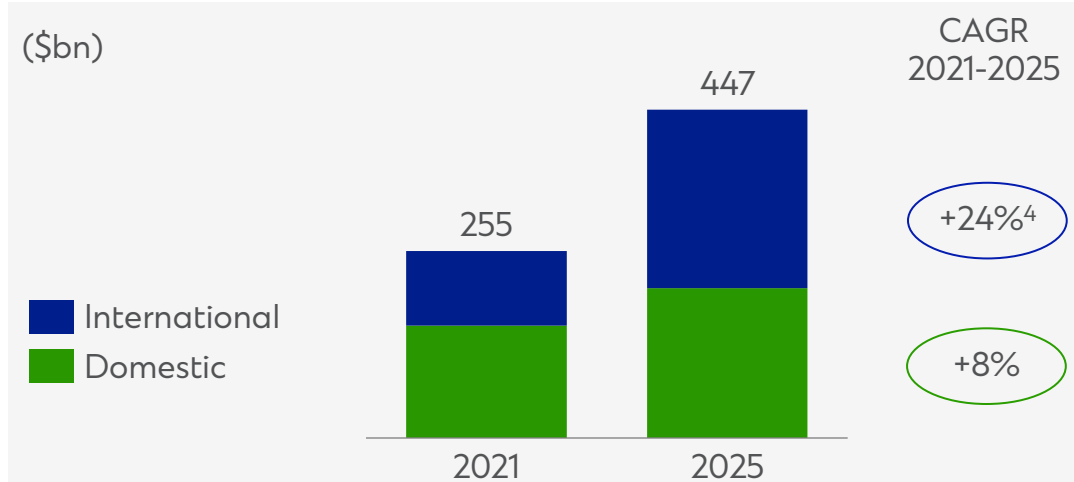


FY'25 Affluent net new money²

NNM of \$52bn equivalent to 14% growth³ of AUM



Our international AUM is growing faster than domestic



1. Source: BCG global wealth market sizing 2025 | 2. NNM at YTD constant currency FX rates | 3. FY'25 Affluent NNM divided by opening AUM of \$367bn as of 31.12.24 | 4. Includes the Q4'24 AUC to AUM mandate change

3 Differentiated wealth advisory enabled by open architecture


Handpicked portfolio solutions from leading providers

~100 traditional and alternative asset managers

Sample partners: Traditional



Sample partners: Alternative



Real-time access to multiple counterparties...

...for competitive and customised pricing

Real-time pricing from:

12 equity structured notes issuers	13 equity derivatives counterparties
10 FX derivatives counterparties	50+ bond counterparties

Equity trading capability via:

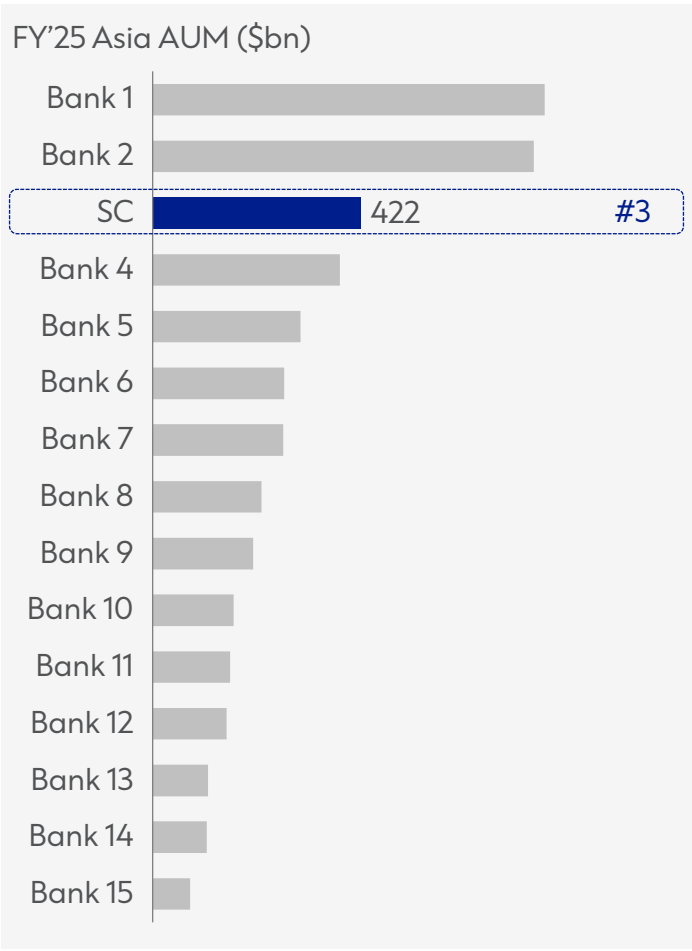
Online trading in Hong Kong, Singapore, Taiwan, Malaysia, UAE, India and to private banking clients	18 brokers covering 37 exchanges
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We now rank best-in-class in net promoter score in Priority Banking across 8 of our top 9 affluent markets¹

1. Source: RFI Global Customer Experience Study. Customer experience benchmarking published by RFI includes a defined peer set in each market

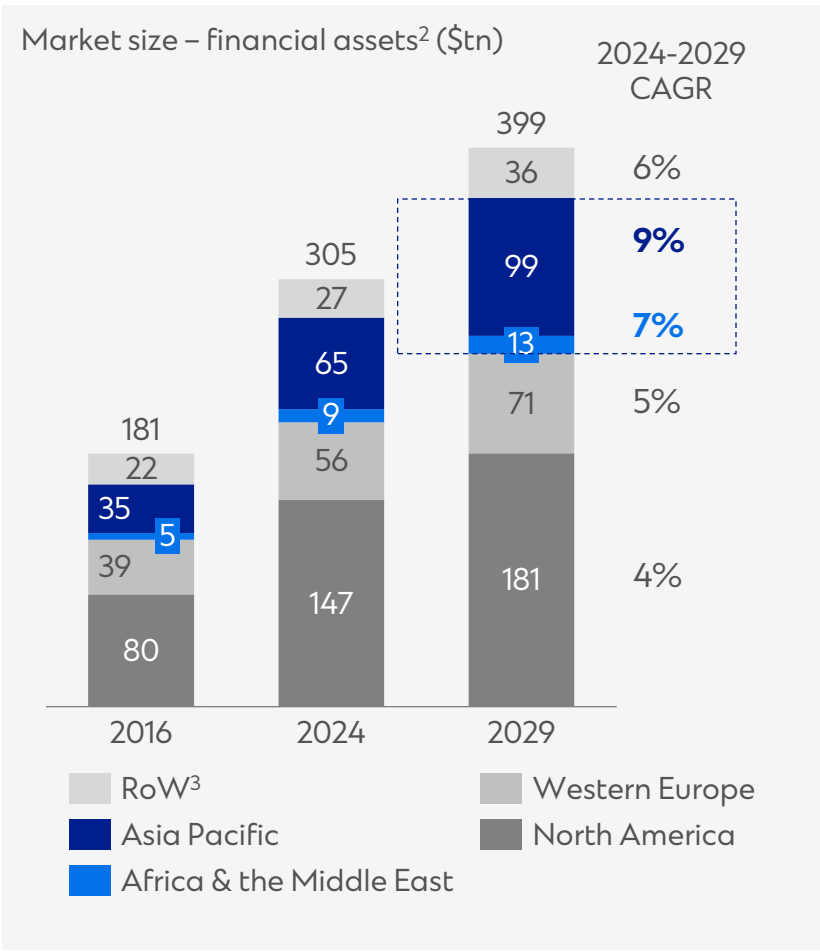
Strong momentum in Affluent NNM and AUM...

Top wealth managers in Asia¹

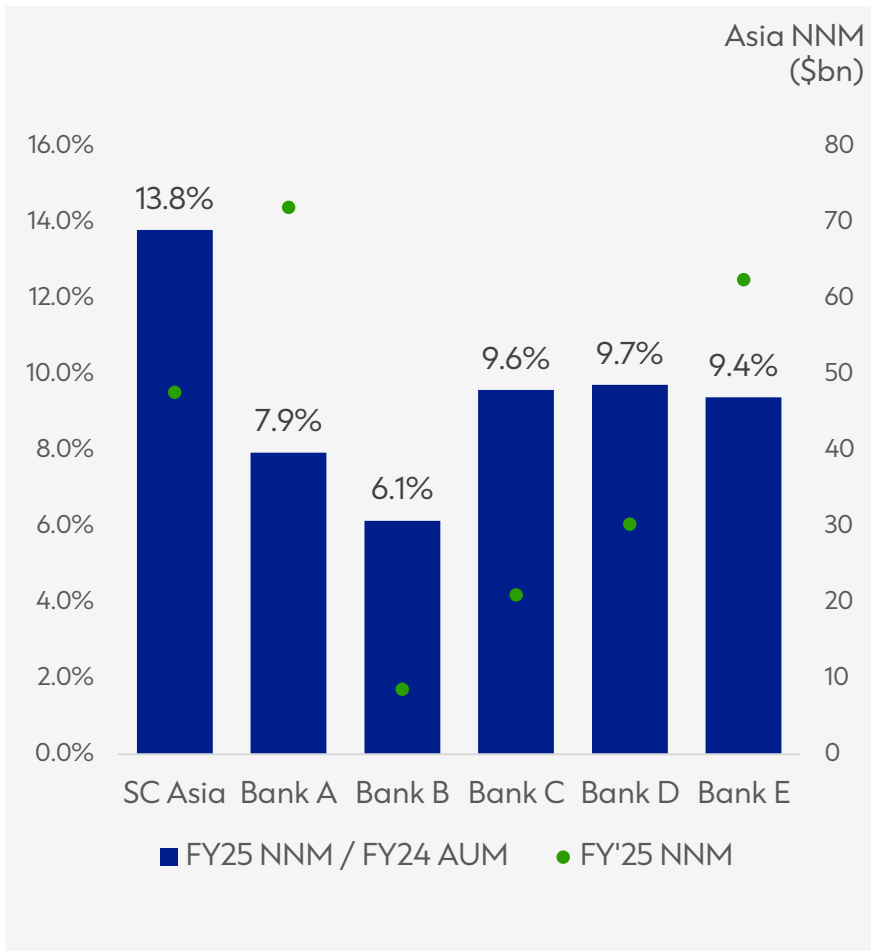


Outperforming financial assets growth

... which are expected to grow 7-9% in our footprint



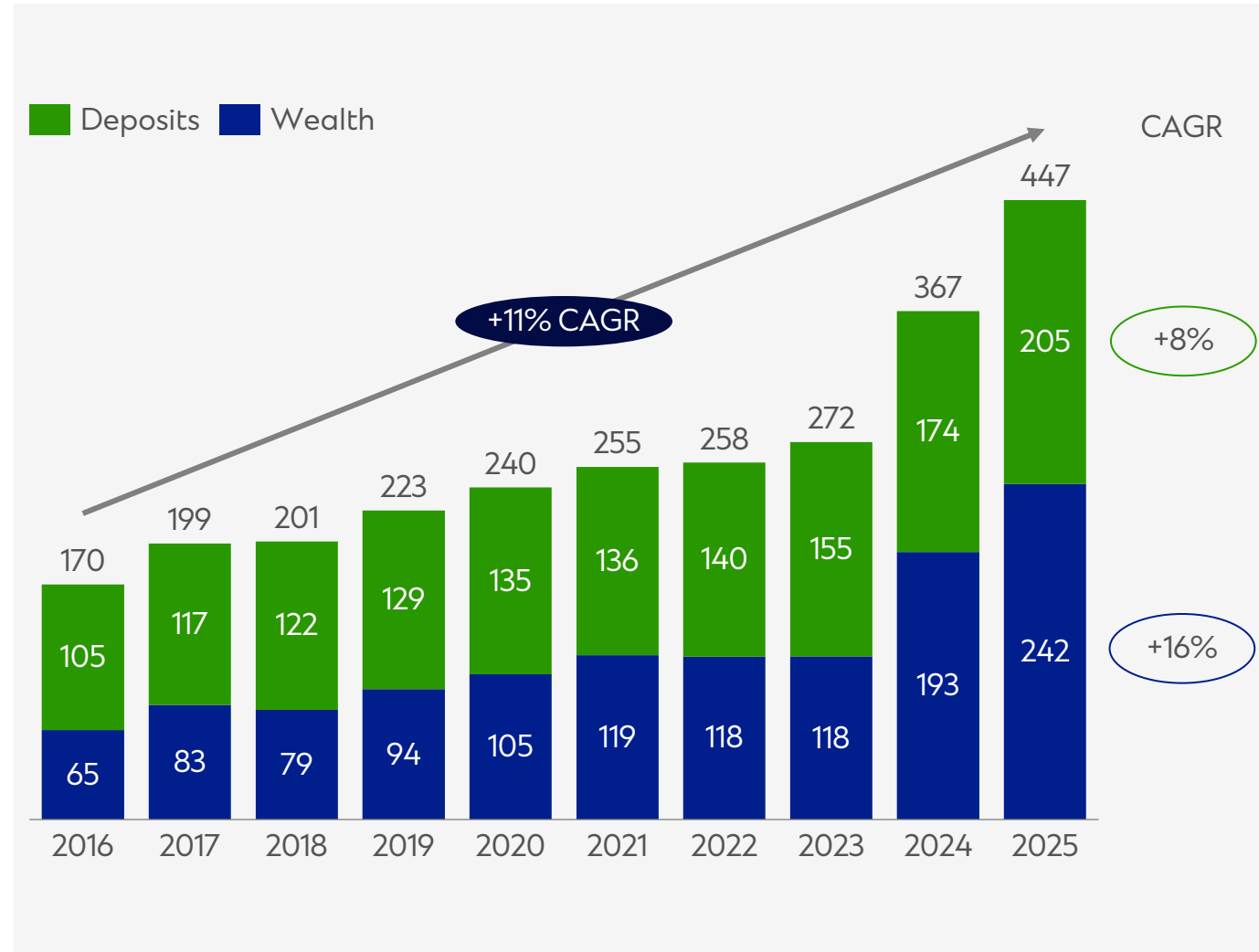
Net new money (NNM)⁴



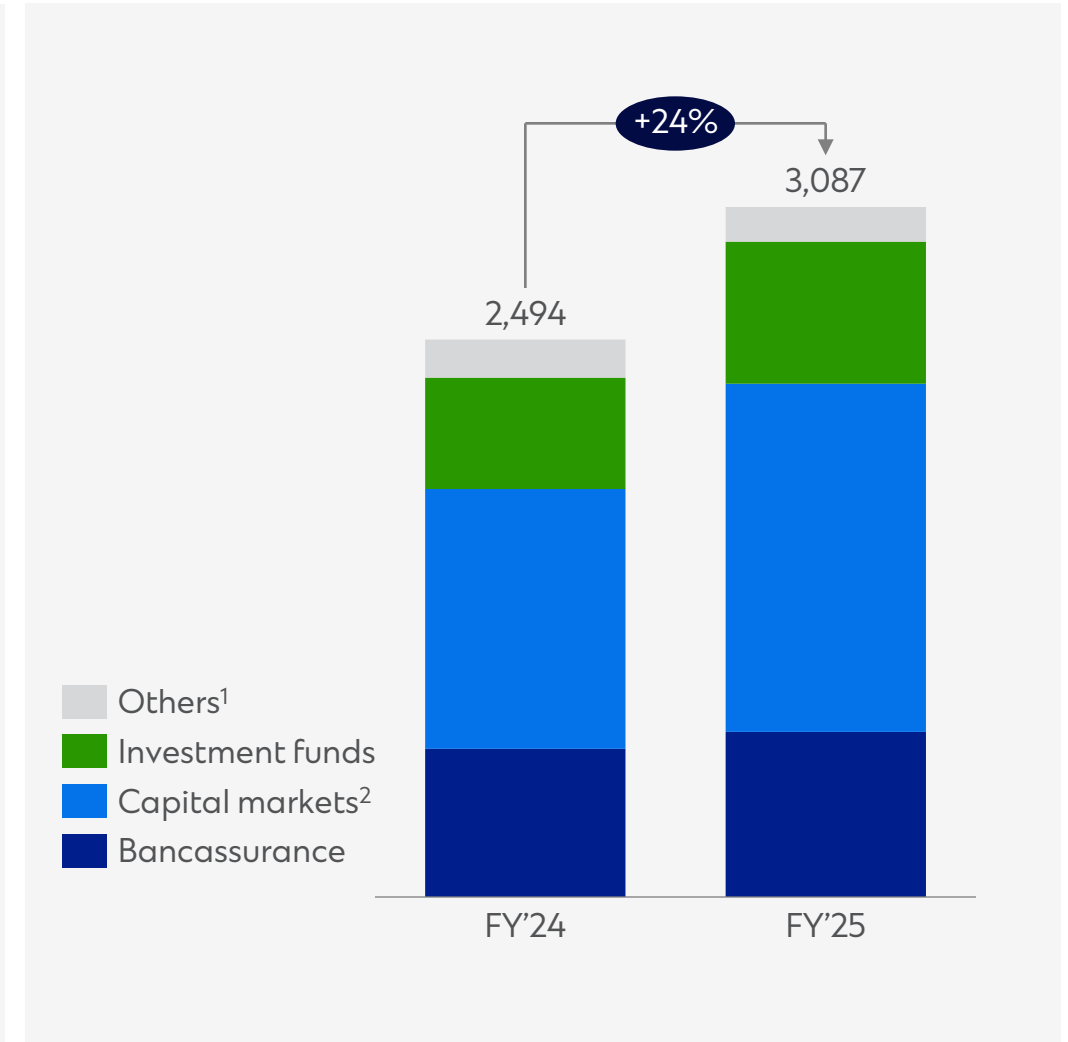
1. Source: Asian Private Banker. This ranking combines Asian Private Banker Wealth Continuum & Private Banking rankings for 2025; using Wealth Continuum AUM balances for those banks which provide both | 2. Source: BCG 2025 wealth report for 2024 and 2029 data, BCG 2018 wealth report for 2016 data | 3. Rest of world | 4. Reported FY'25 NNM divided by AUM balance at the end of 2024; SC NNM at constant currency. All the banks highlighted include wealth deposits 32 in AUM; other banks may include asset management. Numbers converted to USD where applicable

...supporting double-digit income growth in Wealth Solutions

Affluent AUM (\$bn)



Wealth Solutions income (\$m)



1. Others include wealth lending | 2. Capital markets include structured products, fixed income, cash equities and FX

We continue to invest for growth

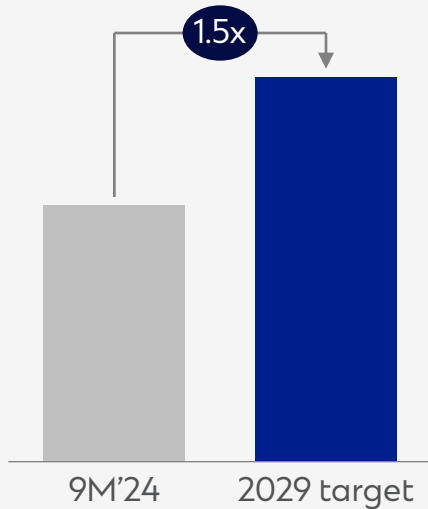
~50%



People

- Hire senior priority RMs and wealth specialists to grow HNW and international clients
- Hire frontline talent in private banking across key hubs to strengthen UHNW advisory

Relationship Managers (RMs)



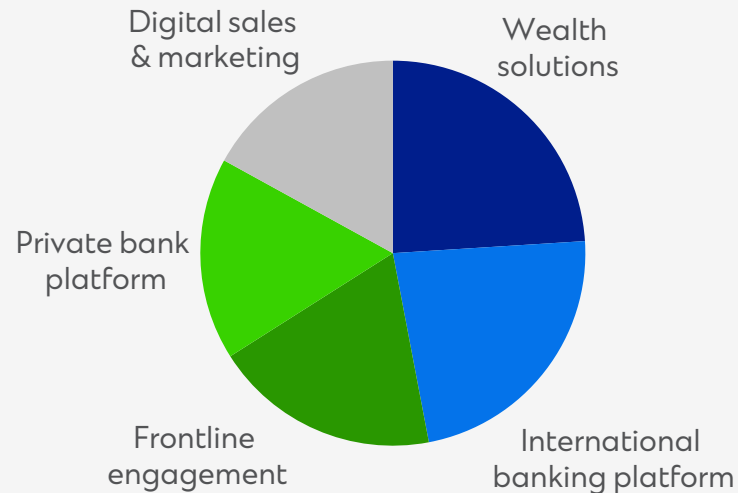
~25%



Digital

- Upgrade digital propositions and platforms
- Bring digital advisory and DIY solutions to clients

Investment allocation over the next 3-5 years

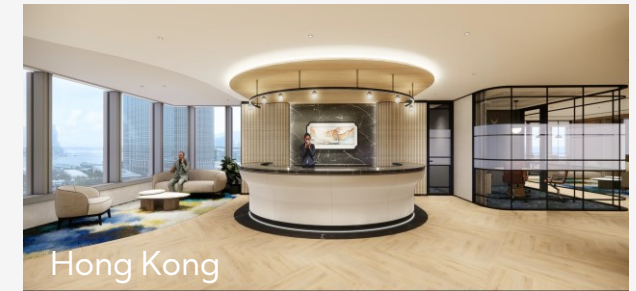


~25%



Brand, marketing & client centres

- 18 client centres globally across our wealth hubs and key markets
- Focus on strengthening our brand positioning as an international wealth manager



We are investing \$1.5bn over 2025-2029 in our Affluent business



Our digital banks are now reported within WRB

- Comprising our two majority-owned digital banks, Mox and Trust
 - Mox – launched in Hong Kong as a JV with HKT, PCCW and Trip.com in September 2020
 - Trust Bank Singapore – launched in partnership with FairPrice Group in September 2022
- Delivered FY'25 income of ~\$0.2bn, up 38% YoY at ccy



Customer numbers up 15% in 2025, reaching ~750k customers
Mox banks >10% of Hong Kong's bankable population



Customer numbers in 2025 up 15% YoY reaching over 1m customers
Trust's share of adult population in Singapore now >20%

Digital Assets

Digital asset initiatives

Strategic capabilities across digital assets (DA)



Corporate & Investment Banking (CIB)

- Institutional Bitcoin & Ether Trading**
Spot and soon cash-settled derivatives
UK since July 2025
- DA Custody**
Cryptoassets & Tokenized Assets
DIFC since Sept 2024
Luxembourg since Jan 2025
- Partior**
Distributed Ledged Technology (DLT) Interbank Settlement Network
Invested Nov 2022;
Euro-settlement May 2024
- Tokenised Deposits**
Enabling cross-border client treasury movements
Pilot client in Hong Kong since July 2018
- DA Collateral Mirroring**
Enabling crypto & tokenized money market funds as off-exchange collateral
Launched April 2025
- Stablecoin Issuer Banking**
Fiat reserve management and on/off ramps
Supporting 4 global issuers
- HKD Stablecoin Joint Venture**
With Animoca brands and Hong Kong Telecom
Offering coming soon

Wealth & Retail Banking (WRB)

- DA/Crypto ETF access**
For WRB and Mox Bank clients
Live since Aug 2024
- e-CNY CBDC support (L2.5 bank)**
e-CNY services (wallets & applications)
Pilot live since Nov 2023
- e-HKD CBDC support**
e-HKD services (wallets & offline payments)
Pilot live since Oct 2023
- e-Naira CBDC support**
e-Naira services (wallets & payments)
Live since March 2022
- Structured Products & OTC Derivatives on DA/Crypto ETFs**
For Private Banking clients
Live since Jul 2025

SC Ventures

- Zodia Custody**
Institutional custody for over 75 cryptoassets & tokenized assets
Live since Feb 2022
- Zodia Markets**
Institutional spot trading for over 70 cryptoassets and stablecoins
Live since Sept 2022
- Libeara**
Asset tokenization platform for Fund and Asset Managers
Live since Feb 2024
- Global DA Holdings**
Minority investments across DA spectrum
Established Nov 2023
- SWIAT**
(Secure Worldwide Interbank Asset Transfer) On-chain market infrastructure platform for Financial Institutions
Invested since Jan 2023
- Ripple**
Blockchain payments network, crypto custody and prime brokerage
Invested since Sept 2016

Advocacy and Industry Engagement:

BIS Project Agorá | HKMA Project Ensemble | MAS Project Guardian | UK Finance | Global Blockchain Business Council | Institute of International Finance | Global Financial Markets Association | Libra/Diem



Select technical and abbreviated terms

Term	Definition
AAME	Asia, Africa and the Middle East
ASEAN	Association of Southeast Asian Nations
AUM	Assets under management
Avg	Average
bn	billion
bps	basis points
C&O	Central & Others
CAGR	Compound annual growth rate
CASA	Current accounts and savings accounts
CIB	The Group's Corporate & Investment Banking client segment
CIO	Chief Investment Office
CCPL	Credit Cards and Personal Loans
ccy	Constant currency. A performance measure on a constant currency basis is presented such that comparative periods are adjusted for the current year's functional currency rate
CET1	Common Equity Tier 1. A measure of CET1 capital as a percentage of RWA
DIY	Do it yourself
EM	Emerging markets
FI	Financial Institutions
FVOCI	Fair value through other comprehensive income
FVTPL	Fair value through profit or loss
FX	Foreign exchange
FY	Full year
GDP	Gross domestic product
GSIB	Global systemically important bank
HKD	Hong Kong Dollars
HTC/HTM	Held to collect/Held to maturity
IMF	International Monetary Fund
JV	Joint venture
L&A	Loans and advances
min.	Minimum

Term	Definition
n.m.	Not meaningful
NII	Net interest income
NNM	Net new money
NNS	Net new sales
PBT	Profit before tax
PTR	Passthrough rates
QoQ	Quarter-on-quarter
RM	Relationship manager
RMBI	Renminbi internationalisation
RoRWA	Return on risk-weighted assets
RWA	Risk-weighted assets. A measure of a bank's assets adjusted for their associated risks, expressed as a percentage of an exposure value in accordance with the applicable standardised or IRB approach provisions
SC	Standard Chartered
SCV	SC Ventures
SDR	Special drawing rights
TNAV	Tangible net asset value
RoTE	Return on tangible equity
UAE	United Arab Emirates
UHNW	Ultra-high net worth
UK	United Kingdom
US	United States
USD	United States Dollar
WRB	The Group's Wealth & Retail Banking client segment
YoY	Year-on-year. YoY variance is better/(worse) other than assets and liabilities which is increase/(decrease)
YTD	Year-to-date

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 Group’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 Group’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 Group, 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 Group; changes in tax rates or policy; future business combinations or dispositions; and other factors specific to the Group, including those identified in Standard Chartered PLC’s Annual Report and the financial statements of the Group. To the extent that any forward-looking statements contained in this document are based on past or current trends and/or activities of the Group, 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 Group for the current year or future years will necessarily match or exceed the historical or published earnings of the Group. Each forward-looking statement speaks only as of the date that it is made. Except as required by any applicable laws or regulations, the Group 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.

Please refer to Standard Chartered PLC’s Annual Report and the financial statements of the Group for a discussion of certain of the risks and factors that could adversely impact the Group’s actual results, and cause its plans and objectives, to differ materially from those expressed or implied in any forward-looking statements.

Non-IFRS performance measures and alternative performance measures

This document may contain: (a) financial measures and ratios not specifically defined under: (i) International Financial Reporting Standards (IFRS) (Accounting Standards) as adopted by the European Union; or (ii) UK-adopted International Accounting Standards (IAS); and/or (b) alternative performance measures as defined in the European Securities and Market Authority guidelines. Such measures may exclude certain items which management believes are not representative of the underlying performance of the business and which distort period-on-period comparison. These measures are not a substitute for IAS or IFRS measures and are based on a number of assumptions that are subject to uncertainties and change. For further information, please refer to Standard Chartered PLC’s Annual Report and the financial statements of the Group and, specifically in relation to adjusted net interest income and adjusted non-interest income, please refer to the footnote beneath the “Net interest income and non-interest income” section on page 6 of Standard Chartered PLC’s Q1’2026 results announcement.

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.

