Q2/H1 2026
Results Presentation

29 July 2026

We are primed for our next phase of growth...

Our 'super-connector' combination of network and products is differentiated and valued by clients

Our strategy is aligned with long-term growth drivers

We have clear and measurable plans to boost productivity

We will deliver compounding growth and sustainably higher returns, with clear milestones to 2028 and beyond

Medium-term RoTE targets

>15% in 2028

~18% in 2030

…and have delivered another strong performance

Record Q2 income and profit before tax, with robust performance across the business…

…Resulting in a record first half performance, with EPS up 17% YoY to 151.6 cents

Upgrading 2026 income guidance to be around the middle of the 5-7% growth range YoY at ccy

Announcing a $1.0bn share buyback and an interim dividend of 20.4 cents per share

CFO update

Manus Costello
Group Chief Financial Officer

Q2'26 performance overview

$m	Q2'25	Q2'26	YoY ccy B/(W)
Net interest income (NII)	2,702	2,871	7%
Non-interest income	2,825	2,831	0%
Operating income	**5,527**	**5,702**	**3%**
Operating expenses	(3,201)	(3,196)	(0%)
Pre-provision operating profit	**2,326**	**2,506**	**7%**
Credit impairment	(119)	(150)	(22%)
Other impairment	(4)	(19)	nm
Profit from associates and joint ventures	77	(3)	(104%)
Profit before tax	**2,280**	**2,334**	**2%**
Tax	(546)	(573)	(6%)
Minority Interest	(15)	(8)	50%
AT1 & preference shares	(11)	(45)	n.m.
Attributable profit to ordinary shareholders	**1,708**	**1,708**	**(1%)**

Q2'26 key stats

RoTE
17.9%
broadly flat YoY

Non-interest income
~50%
of Group income

Basic earnings per share
77.4 cents
up 7% YoY

TNAV per share
1,755 cents
up 4% YoY

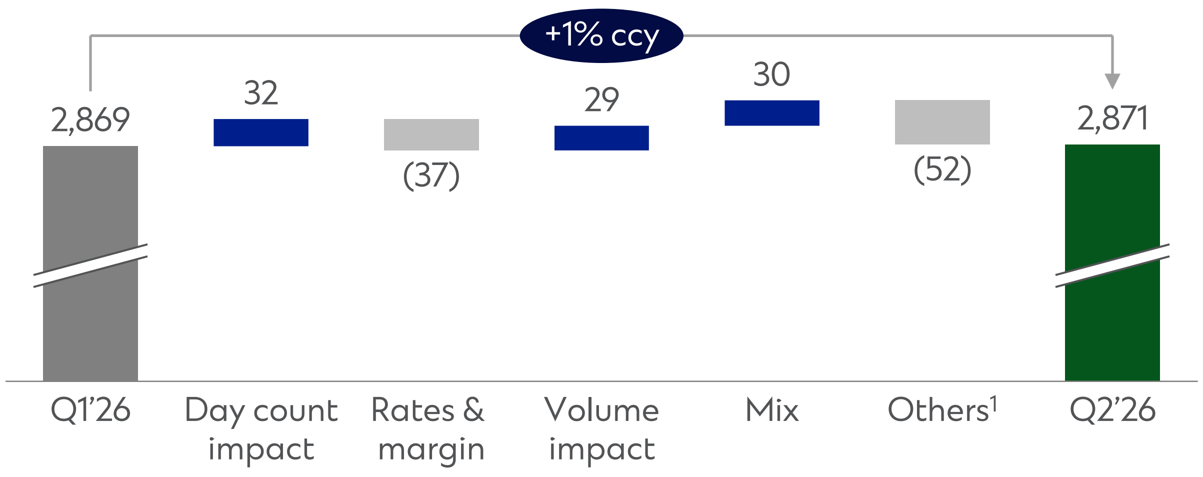
- Q2'26 income up 3% YoY at ccy, or up 8% excluding the gain on Solv transaction in Q2'25
  - Continued strong performance in Wealth Solutions, Global Banking, and Global Markets flow income
- Cost broadly flat YoY, or up 3% excluding notable item of $74m of provision release relating to Korea ELS in the quarter
- Credit impairment up YoY from increased management overlays
- Associates lower YoY mainly due to change in our approach in recognition of the Group's share of Bohai profit since Q4'25

NII up 1% QoQ; non-interest income resilient

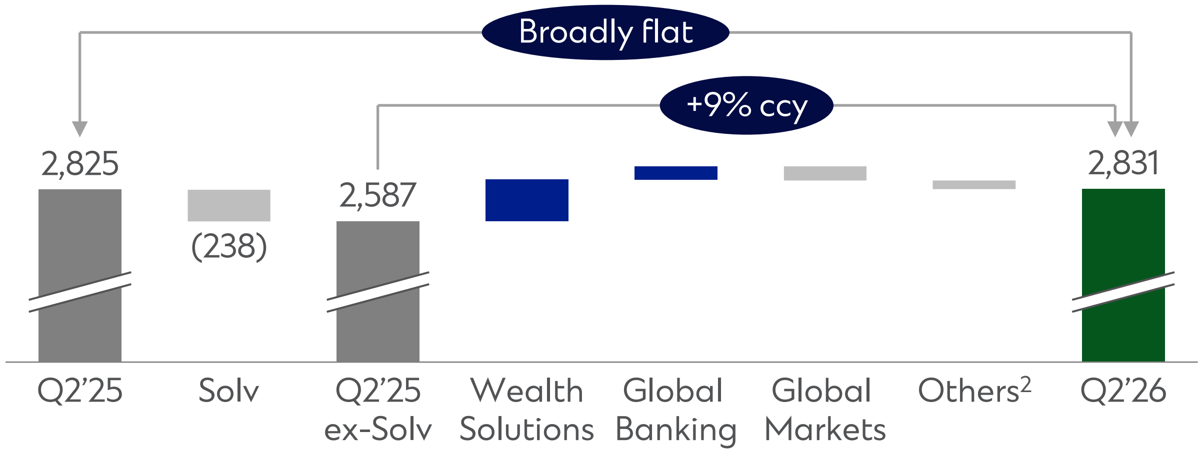
- Q2'26 NII up 1% QoQ at ccy
  - Volume growth, day count and asset mix benefits, offset by lower rates and margin, as well as impact from WRB portfolio actions
- Upgrading 2026 NII guidance to low single-digit percentage growth YoY at ccy
- In the second half, NII to be driven by:
  - Continued volume growth and asset mix benefit
  - Offset by changes in deposit mix in WRB
  - Continued impact from WRB portfolio actions

- Q2'25 non-interest income broadly flat YoY, or up 9% ex-Solv gain in Q2'25
  - Significant increase from Wealth Solutions
  - Continued double-digit growth in Global Banking
  - Strong momentum in Global Markets flow income, offset by lower episodic income against a strong comparator in Q2'25

NII QoQ ($m)



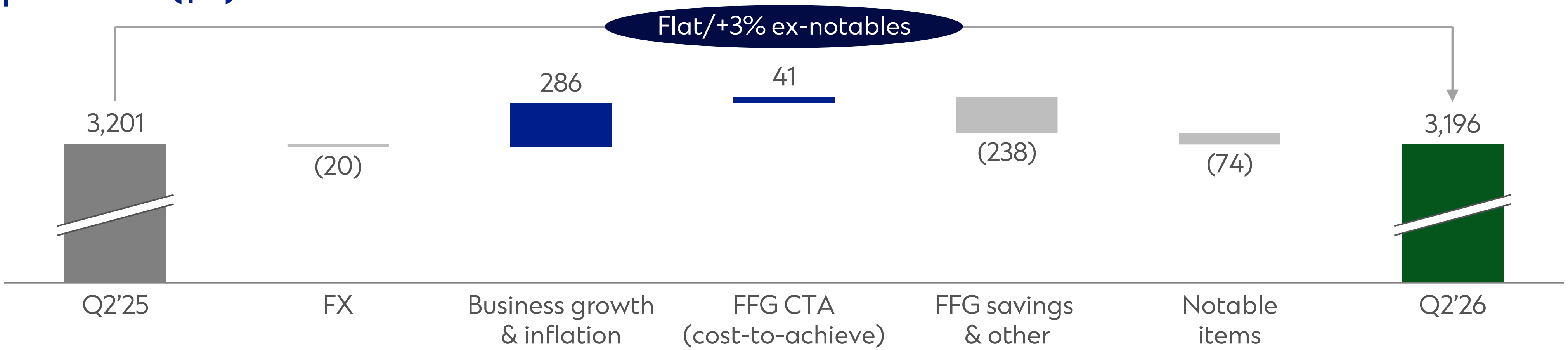
Non-interest income YoY ($m)



1. Others in NII include impact of WRB portfolio actions | 2. Others include non-interest income from Transaction Services, Deposits & Mortgages, CCPL & Other Unsecured Lending, and Treasury & Other

Expenses well managed

Operating expenses YoY ($m)



- Q2'26 expenses flat YoY at ccy; up 3% excluding notable item of $74m of provision release relating to Korea ELS in the quarter
  - Business growth and inflation offset by FFG savings and others
- Based on current income outlook, we expect 2026 expenses ex-notables to be ~$13.3bn[1]
- Focused on continuous improvement, driving efficiency to become a simpler, faster and more connected bank

Fit for Growth (FFG):

- $128m of FFG CTA in Q2'26, up $41m YoY; $248m CTA in H1'26; programme remains on track
- Delivered exit run-rate savings of ~$1.1bn since inception

1. At constant currency

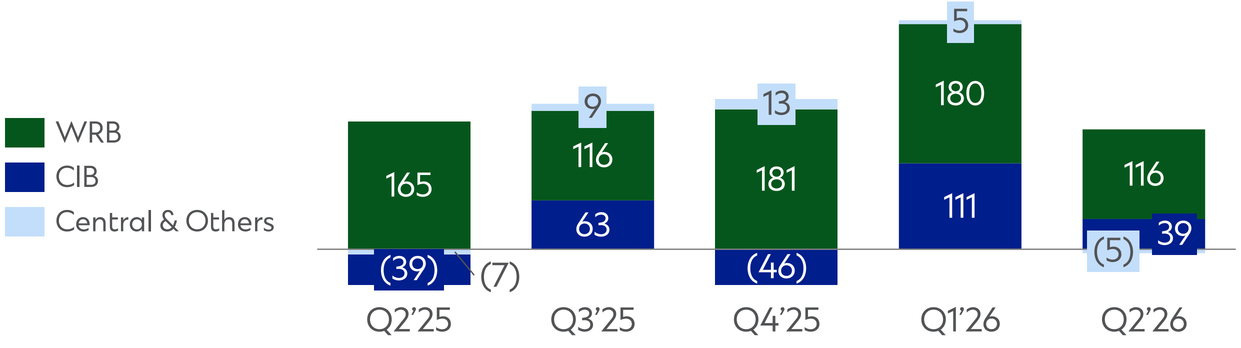
Credit quality remained resilient

- Q2'26 credit impairment of $150m includes additional management overlays of $44m in relation to the Middle East conflict for the petrochemical sector and potential sovereign downgrades
- CIB impairment largely from overlays and portfolio movements, partly offset by net recoveries from model changes and adjustments
- Lower impairment in WRB mainly driven by unsecured portfolio de-risking actions
- Loan-loss rate of 26bps in H1'26; continue to expect 30-35bps loan-loss rate through-the-cycle

- ~$0.8bn increase in Early Alerts largely sovereign-related, due to the Middle East conflict
- Credit Grade 12 portfolio and Net Stage 3 broadly flat QoQ
- Gross Stage 2 L&A to customers up $2.6bn QoQ, due to stage transfers of exposures impacted by the Middle East conflict management overlays

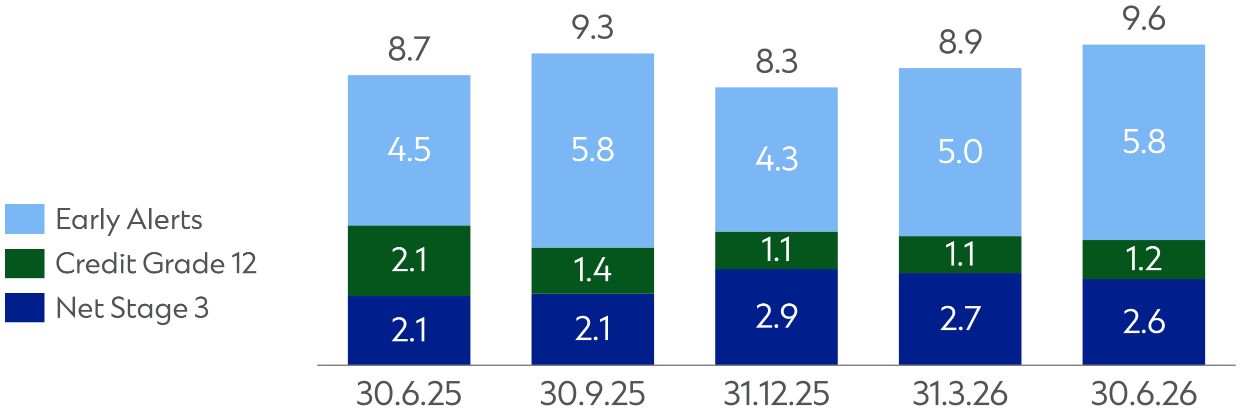
Credit impairment ($m)

	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Group total	119	188	148	296	150



	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Loan-loss rate (bps)	12	24	14	32	20

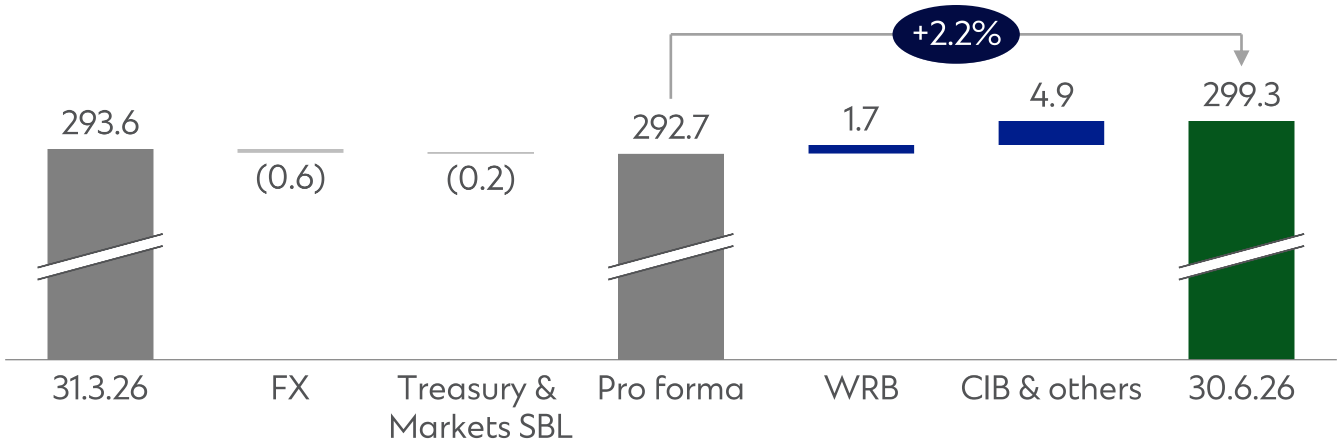
Credit quality ($bn)



Continued growth in underlying customer loans and deposits

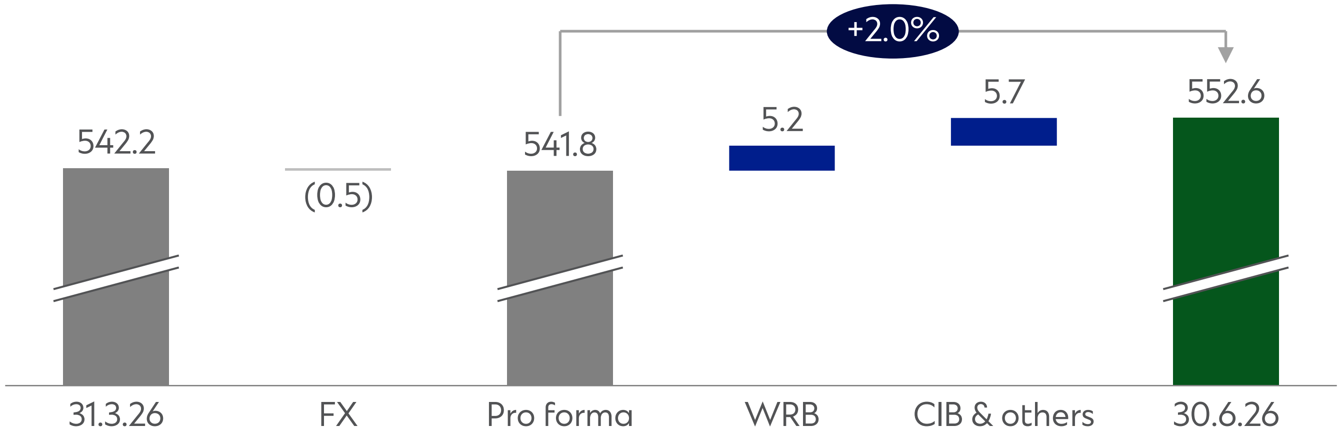
- Q2'26 underlying L&A up 2% in the quarter
  - WRB increase from continued demand in wealth lending and mortgages, partly offset by reduction in unsecured lending
  - CIB mainly driven by strong growth in Global Banking
- Underlying L&A growth of 5.7% YTD

Loans and advances (L&A) to customers[1] ($bn)



- Q2'26 underlying customer deposits up 2% QoQ
  - WRB growth driven by net new money flows in term deposits; resulting in WRB CASA/TD mix moving ~2%pts
  - CIB increase largely from Transaction Services CASA
- Underlying customer deposits up 5.1% YTD

Customer deposits[2] ($bn)

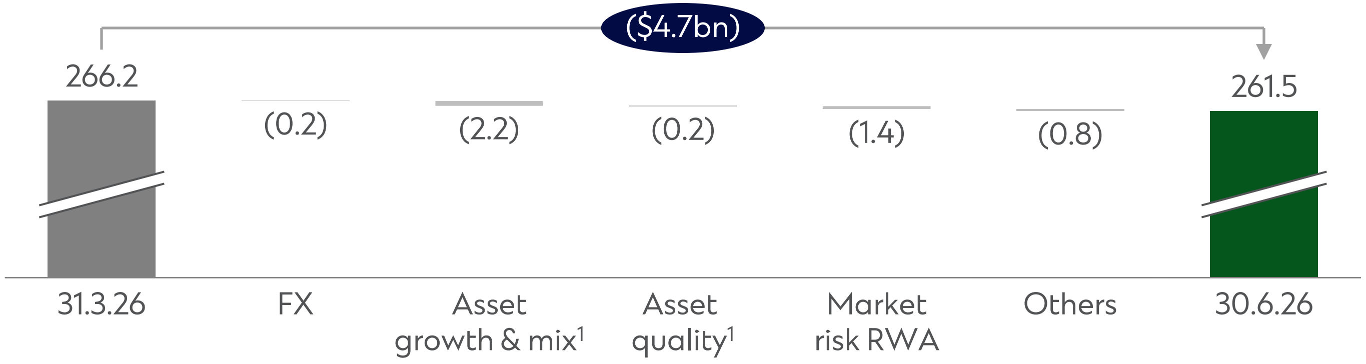


1. L&A to customers at amortised cost and excludes fair value through profit and loss | 2. Customer deposits at amortised cost, and excludes fair value through profit and loss, and repurchase agreements
SBL = Securities-based lending

Lower RWA in the quarter; capital remains robust

- Q2'26 RWA down $4.7bn QoQ; expected to largely reverse in H2'26
  - $2.2bn decrease in asset growth & mix, with asset growth offset by lower derivative exposures and optimisations
  - $1.4bn reduction in Market risk-weighted assets
- H2'26 RWA will include the aforementioned reversal, as well as the Q4 increase in Operational risk-weighted assets
- Basel 3.1 day-1 impact expected to be broadly neutral post management actions

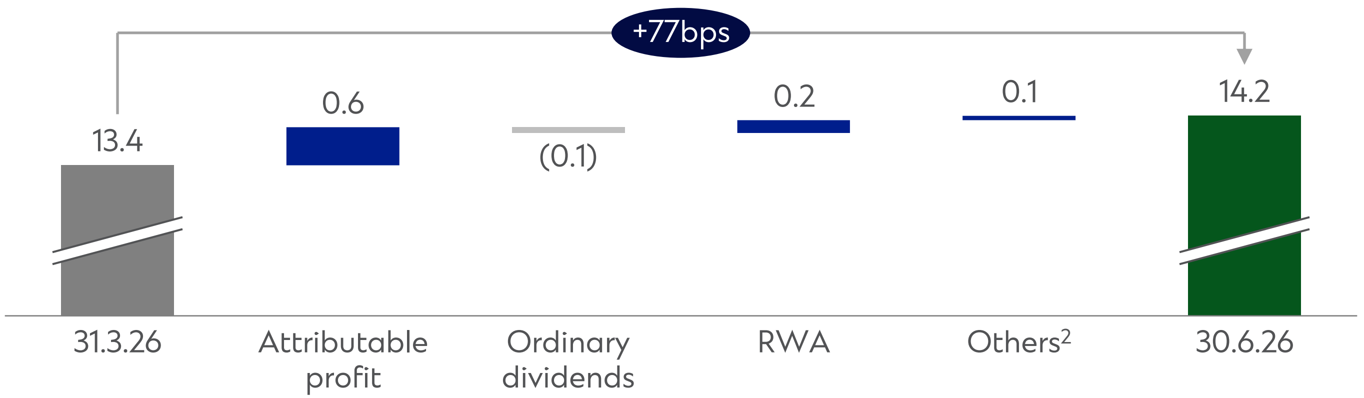
Risk-weighted assets ($bn)



31.12.25						**30.6.26**
258.0	(2.1)	3.5	0.4	1.6	0.0	261.5

- CET1 ratio of 14.2%, up 77bps QoQ
  - Increase in attributable profit, and benefit from lower RWA
  - Partly offset by ordinary dividends
- Announcing a $1.0bn share buyback commencing imminently; representing ~38bps impact on CET1 ratio in Q3'26
- Continue to operate across the 13-14% CET1 ratio range

CET1 ratio (%)

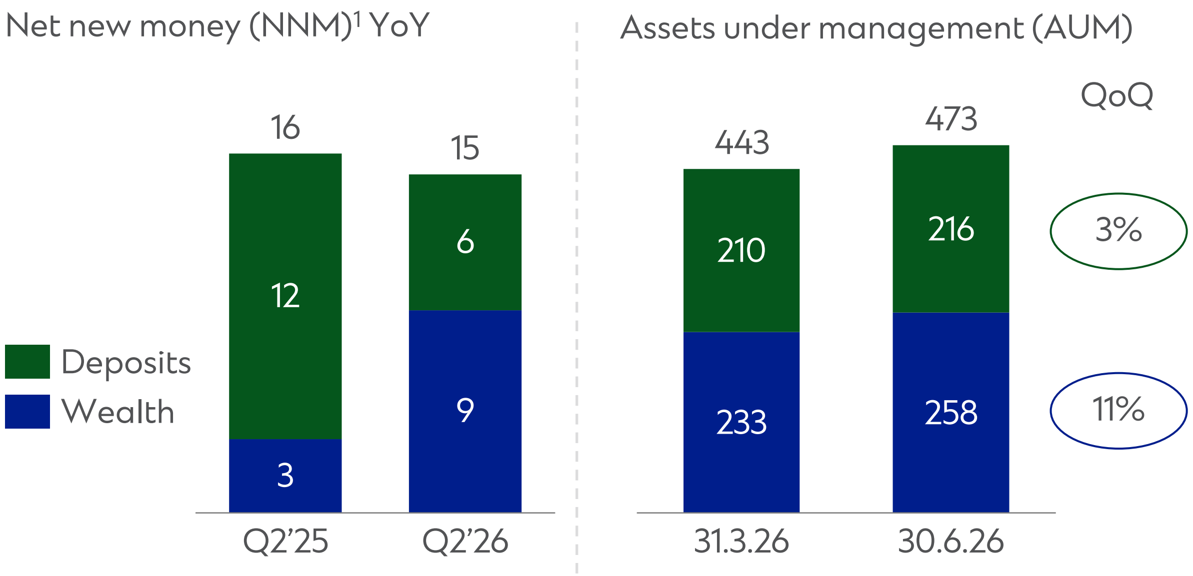


1. Prior period comparatives have been re-presented to reflect movements in asset growth & mix previously reflected within asset quality | 2. "Others" in CET1 include FVOCI, expected loss, employee share awards, other deductions and reserve movement, etc

WRB: Another strong delivery in Wealth Solutions, with robust NNM

WRB ($m)	Q2'25	Q2'26	YoY ccy B/(W)
Investment Products	544	849	56%
Bancassurance	198	215	9%
Wealth Solutions	742	1,064	43%
Deposits & Mortgages	1,004	1,032	3%
CCPL & Other Unsecured Lending	313	281	(10%)
Treasury & Other	37	92	130%
Operating income	**2,096**	**2,469**	**18%**
Operating expenses	(1,360)	(1,337)	1%
Pre-provision operating profit	**736**	**1,132**	**52%**
Credit impairment	(165)	(116)	30%
Other impairment	1	(8)	n.m.
Profit before tax	**572**	**1,008**	**74%**

Affluent clients NNM and AUM ($bn)



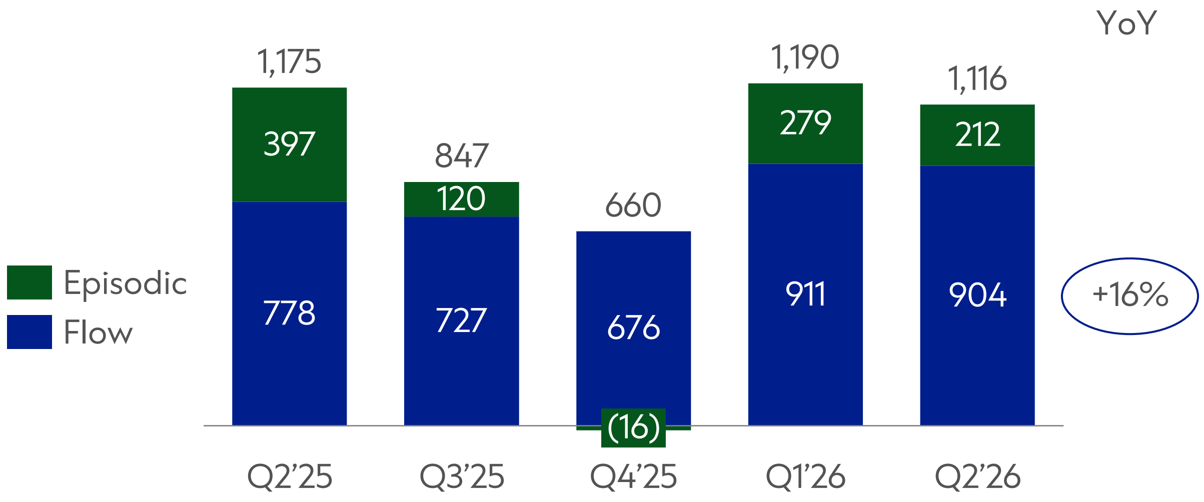
- Wealth Solutions income up 43% YoY at ccy, driven by significant increase in Investment Products
- Deposits & Mortgages income up 3%, largely driven by volumes and pricing discipline; CCPL income down 10%, reflecting continued portfolio optimisation
- Expenses ex-notables[2] up 4% YoY, as we continue to invest in the Affluent business
- Continued strong momentum in NNM with $15bn in Q2'26; bringing H1'26 NNM to ~$33bn, and equivalent to 15% annualised growth[3] of AUM
- AUM increased QoQ, benefitting from strong net new money flows in wealth, and positive market movement
- Onboarded 76k Affluent new-to-bank clients in Q2'26; pace of onboarding remained unchanged through the quarter

1. NNM at YTD constant currency FX rates | 2. Notable items relating to Korea ELS provision release | 3. H1'26 Affluent NNM annualised divided by opening AUM of $447bn as of 31.12.25
Charts: minor differences due to rounding

CIB: Continued momentum in Global Banking and Flow income

CIB ($m)	Q2'25	Q2'26	YoY ccy B/(W)
Transaction Services	1,471	1,542	5%
Global Banking	548	651	18%
Global Markets	1,175	1,116	(5%)
Treasury & Other	81	40	(53%)
Operating income	**3,275**	**3,349**	**2%**
Operating expenses	(1,682)	(1,797)	(8%)
Pre-provision operating profit	**1,593**	**1,552**	**(3%)**
Credit impairment	39	(39)	n.m.
Other impairment	(1)	(3)	n.m.
Profit before tax	**1,630**	**1,510**	**(8%)**

Global Markets: flow and episodic income ($m)



- Transaction Services income up 5% YoY at ccy, with broad-based growth across products
  - Payments & Liquidity income up 3% driven by higher volumes; 16% growth in Securities & Prime Services; 4% growth in Trade & Working Capital
- Global Banking up 18% YoY at ccy, driven by growth across key products, with growth in origination and distribution volumes
- Global Markets income down 5% YoY at ccy; Flow income up 16% from continued benefit of investments in electronic platforms and increased client activity, offset by lower episodic income which was down against a strong comparator in Q2'25
- Treasury & Other includes ($57m) DVA impact in Q2'26

We are revising our 2026 guidance

2026 targets		H1'26 actual
NII	Net interest income to be up low single-digit percentage YoY[1]	+4% YoY[1]
Income	Income growth YoY to be around the middle of the 5-7% growth range[1]	+6% YoY[1]
Cost	Expenses excluding notable items expected to be ~$13.3bn[1]	+2% YoY[1]
RoTE	RoTE in 2026 of >12%	17.6%

1. At constant currency and excluding material notable items (2025 non-interest income includes $113m relating to a property sale. 2025 expenses include $159m relating to Korea ELS and a litigation settlement. 2026 expenses include $74m of provision release relating to Korea ELS).
Forward FX rates as of 21 July 2026 imply negligible impact to both income and cost. Base for 2025 income ex-notables and on forward FX is ~$20.80bn; base for 2025 expenses ex-notables and on forward FX is ~$13.14bn

CEO update

Bill Winters

Group Chief Executive

The structural trends playing to our strengths

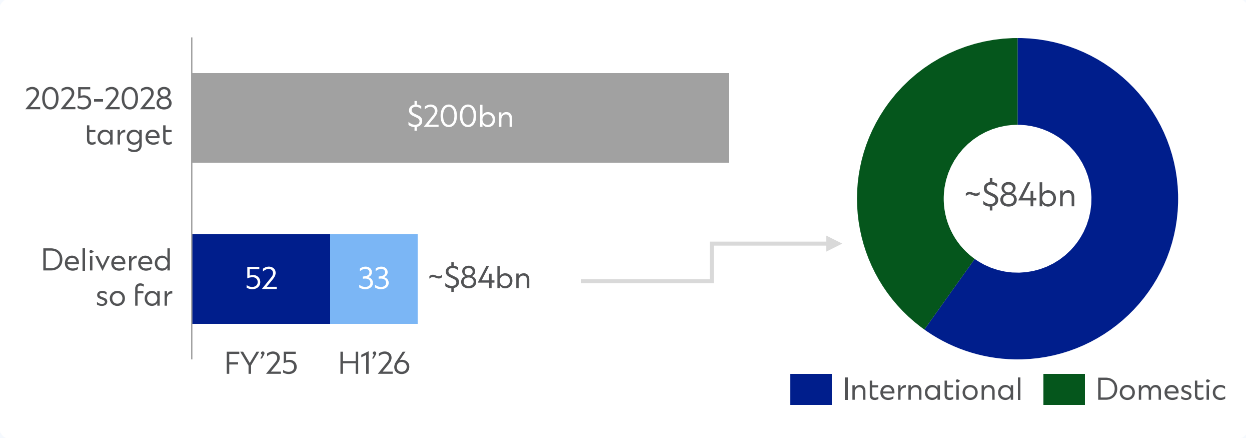
The emergence of a multi-polar and multi-aligned world	Digital transformation and evolving client expectations	The changing role of banks in serving the real economy	Rising wealth participation reshaping capital markets	The transition economy and sustainable finance
Diversified network across dynamic corridors	Market-leading capabilities in digital finance	Able to originate, structure and distribute assets across our footprint	Deep local expertise with access to global markets	Local insight with cross-border structuring expertise

Delivering a simpler, more productive and scalable bank, positioning us for sustainable returns and growth

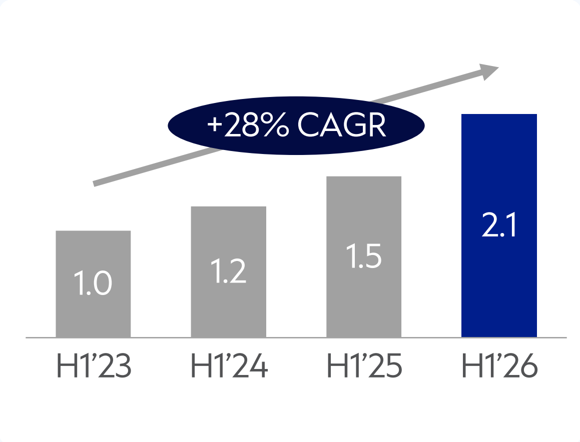
WRB: Growth underpinned by structural wealth flows

- Affluent business remains a key growth driver, with income share of WRB increasing to 73%[1] in H1'26
- Consistent new-to-bank growth of over 60k clients for 14 consecutive quarters; onboarded ~150k new-to-bank Affluent clients in H1'26
- Strong net new money flows, with ~$84bn over the last six quarters; well-diversified with around two-thirds from International clients
- Record H1 Wealth Solutions income, up 38% YoY at ccy; broad-based growth across clients, products and geographies
  - Double-digit growth in 13 markets, and across investment funds, capital markets, and bancassurance products
- Our digital banks have continued to progress with Mox delivering profitability in H1'26, while Trust recorded four consecutive months of profitability in March to June 2026
- We continue to optimise portfolios in line with our strategic pivot to Affluent

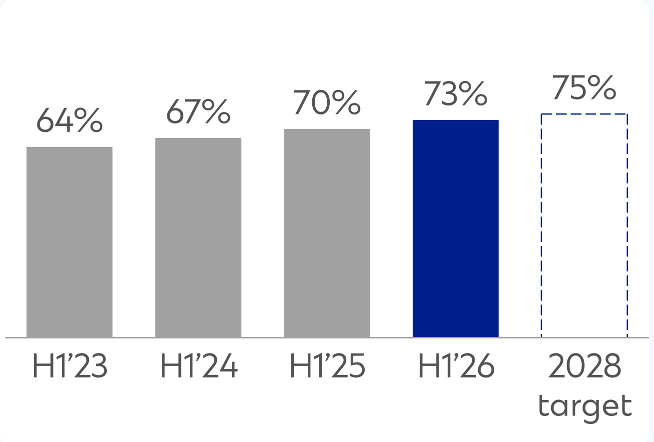
Affluent net new money (NNM)



Wealth Solutions income ($bn)



Affluent % of WRB income[1]

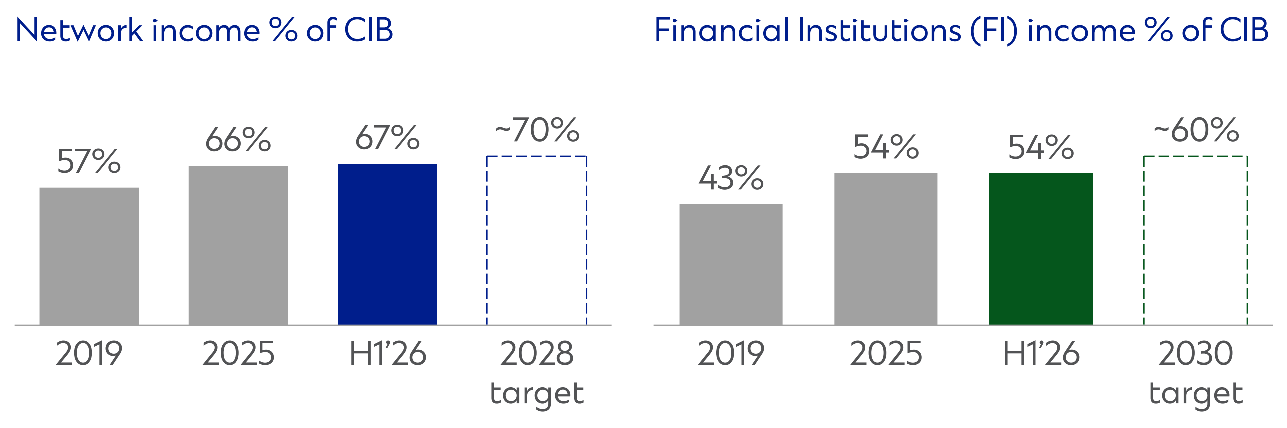


1. Excluding digital banks

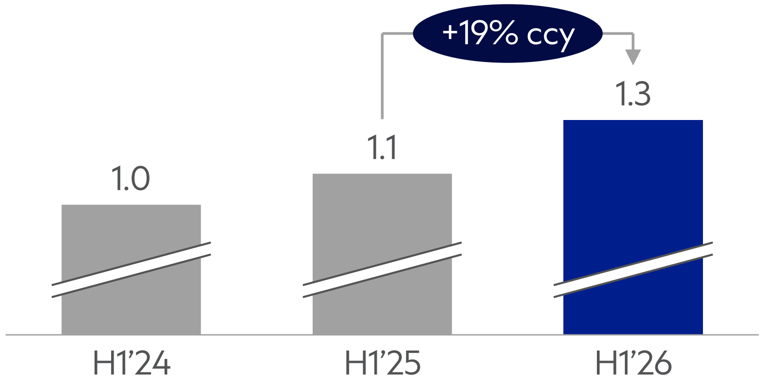
CIB: We continue to capture cross-border and supply chain shifts

- CIB capitalising on supply chain shifts and cross-border flows, with H1'26 network income up 8% YoY to $4.6bn
  - Growth driven by stronger China-to-many corridor activity
- FI remains a higher-returning business with income RoRWA ~100bps higher than CIB income RoRWA
  - Growth led by Investors, Banks & Broker Dealers; strong performance across GCNA, Europe and Americas
- Global Banking business consistently delivering double-digit growth, with H1'26 income up 19% YoY at ccy
  - Robust growth in origination and distribution volumes, up 37% and 15% respectively, as well as capital markets and advisory
- Sustainable Finance income of ~$0.5bn up 3% YoY, driven by growth in Global Banking

Cross-border network income and Financial Institutions (FI)



Strong double-digit growth in Global Banking income



Digitisation of money

standard chartered

We are a super-connector delivering institutional-grade, network agnostic digital asset solutions to our clients

Banking the Digital Ecosystem

Providing regulated banking, payments, liquidity and risk infrastructure for digital asset firms to operate at institutional scale

Blockchain as Infrastructure

Delivering a seamless client experience with interoperable connectivity to new on-chain rails across issuance, settlement & payments

Digital Assets as an Asset Class

Enabling the Digital Asset ecosystem to access, transact and custody crypto as an investable asset class

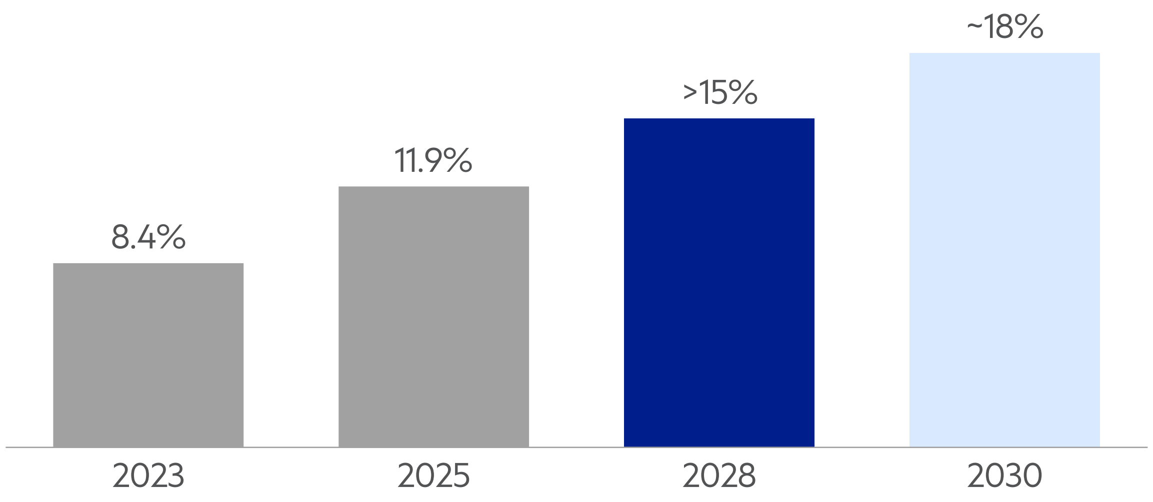
H1'26 highlights

- Completed a 1st digitally traded intraday FX swap
- 1st GSIB to provide integrated institutional USDC minting & redemption[1]
- Anchorpoint successfully completed first live stablecoin mint/transfer/burn lifecycle[2]
- Participated in Open USD to support development of stablecoin infrastructure[3]

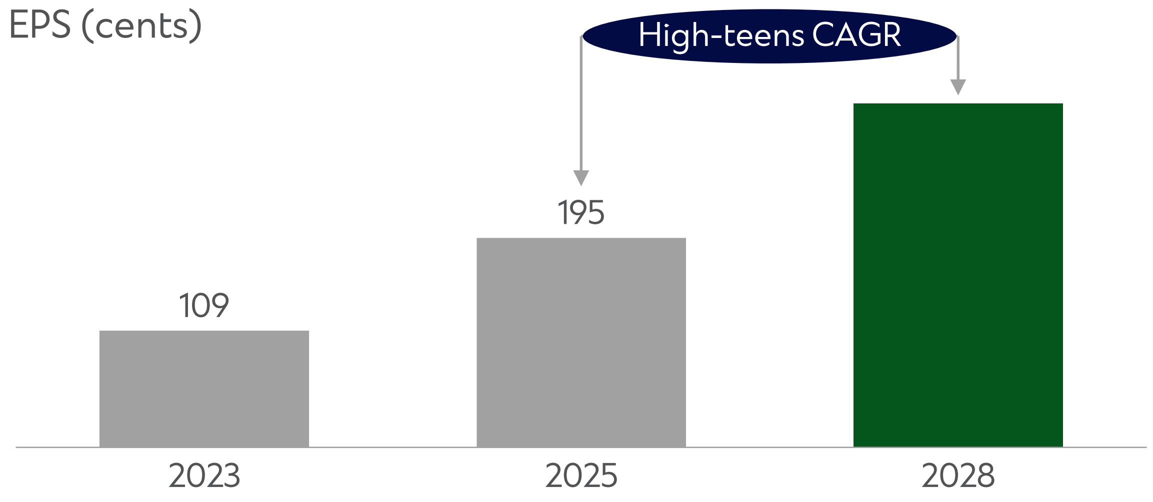
1. Standard Chartered and Circle launch first G-SIB-led integrated access to USDC minting and redemption | Standard Chartered | 2. OSL & Anchorpoint Complete HKDAP Stablecoin Test | 3. Introducing Open USD | Open Standard

Medium-term framework

>15% RoTE in 2028 and ~18% in 2030...



...leading to high-teens EPS growth



2028 RoTE target and EPS growth underpinned by:

Income CAGR
5-7% 2025-2028

Cost-to-income ratio
~57% in 2028

30-35bps loan-loss rate
through-the-cycle

13-14% CET1 ratio

Dividend payout ratio ≥30%
Progressive DPS

Note: income CAGR target is constant currency and ex-notables; cost-to-income ratio is ex-notables

In conclusion

Record first half performance across income and profit before tax

Upgrading 2026 income guidance to be around the middle of the 5-7% growth range YoY

Announcing a $1.0bn share buyback and an interim dividend of 20.4 cents per share

Confident in the delivery of our medium-term framework

Appendices

Tangible net asset value (TNAV) movements

	Tangible equity ($m)	TNAV per share (cents)	Basic # of ordinary shares (m)
As at 31.3.26	**38,335**	**1,720**	**2,229**
Profit attributable to ordinary shareholders	1,753	79	
Dividends paid to:			
Ordinary shareholders	(1,105)	(50)	
Preference and other equity holders	(45)	(2)	
Share buyback	-	33	(41)
FX	40	2	
Own credit adjustment	(205)	(9)	
Fair value movements through other comprehensive income	(34)	(2)	
Cashflow hedge reserve	(306)	(14)	
Movement in intangible assets	(126)	(6)	
Group's employee share schemes and share option expense net of tax	116	5	
Others	(3)	(1)	2
As at 30.6.26	**38,420**	**1,755**	**2,189**
TNAV per share QoQ		+35 cents/+2%	
TNAV per share YoY		+75 cents/+4%	

H1'26 performance overview

$m	H1'25	H1'26	YoY ccy B/(W)
Net interest income (NII)	5,499	5,740	4%
Non-interest income	5,407	5,864	8%
Operating income	10,906	11,604	**6%**
Operating expenses	(6,247)	(6,336)	(1%)
Pre-provision operating profit	4,659	5,268	**13%**
Credit impairment	(336)	(446)	(29%)
Other impairment	(19)	(21)	(5%)
Profit from associates and joint ventures	79	(17)	(122%)
Profit before tax	4,383	4,784	**9%**
Tax	(1,057)	(1,113)	(5%)
Minority Interest	(17)	(18)	0%
AT1 & preference shares	(244)	(285)	(16%)
Attributable profit to ordinary shareholders	**3,065**	**3,368**	**10%**

H1'26 key stats

RoTE
17.6%
Up 120bps YoY

Non-interest income
50.5%
of Group income

Basic earnings per share
151.6 cents
up 17% YoY

TNAV per share
1,755 cents
up 4% YoY

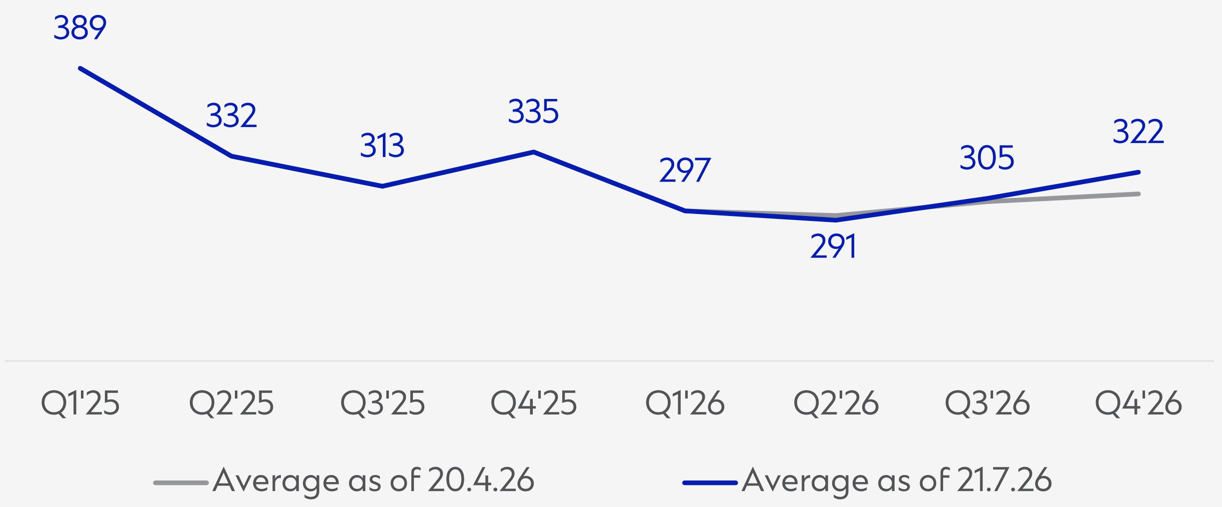
- H1'26 income up 6% YoY at ccy, driven by strong growth in Wealth Solutions, Global Banking, and Global Markets flow income
- Cost up 1% YoY, or up 2% excluding notable item of $74m provision release relating to Korea ELS
- Credit impairment up 29% YoY at ccy, driven by management overlays relating to the Middle East conflict
- Profit before tax up 9% YoY at ccy

Product income

$m	Q2'26	YoY B/(W)	YoY ccy B/(W)	H1'26	YoY B/(W)	YoY ccy B/(W)
Transaction Services	**1,542**	71	**5%**	**3,054**	54	**1%**
Payments & Liquidity	1,047	32	3%	2,084	6	(0%)
Securities & Prime Services	182	24	16%	359	50	17%
Trade & Working Capital	313	15	4%	611	(2)	(2%)
Global Banking	**651**	103	**18%**	**1,314**	220	**19%**
Lending & Financial Solutions	546	70	14%	1,057	131	13%
Capital Markets & Advisory	105	33	47%	257	89	54%
Global Markets	**1,116**	(59)	**(5%)**	**2,306**	(51)	**(2%)**
Wealth Solutions	**1,064**	322	**43%**	**2,107**	587	**38%**
Investment Products	849	305	56%	1,627	523	46%
Bancassurance	215	17	9%	480	64	15%
Deposits & Mortgages	**1,032**	28	**3%**	**2,049**	23	**1%**
CCPL & Other Unsecured Lending	**281**	(32)	**(10%)**	**577**	(5)	**(2%)**
Treasury & Other	**16**	(258)	**(91%)**	**197**	(130)	**(39%)**
Operating income	**5,702**		**3%**	**11,604**		**6%**

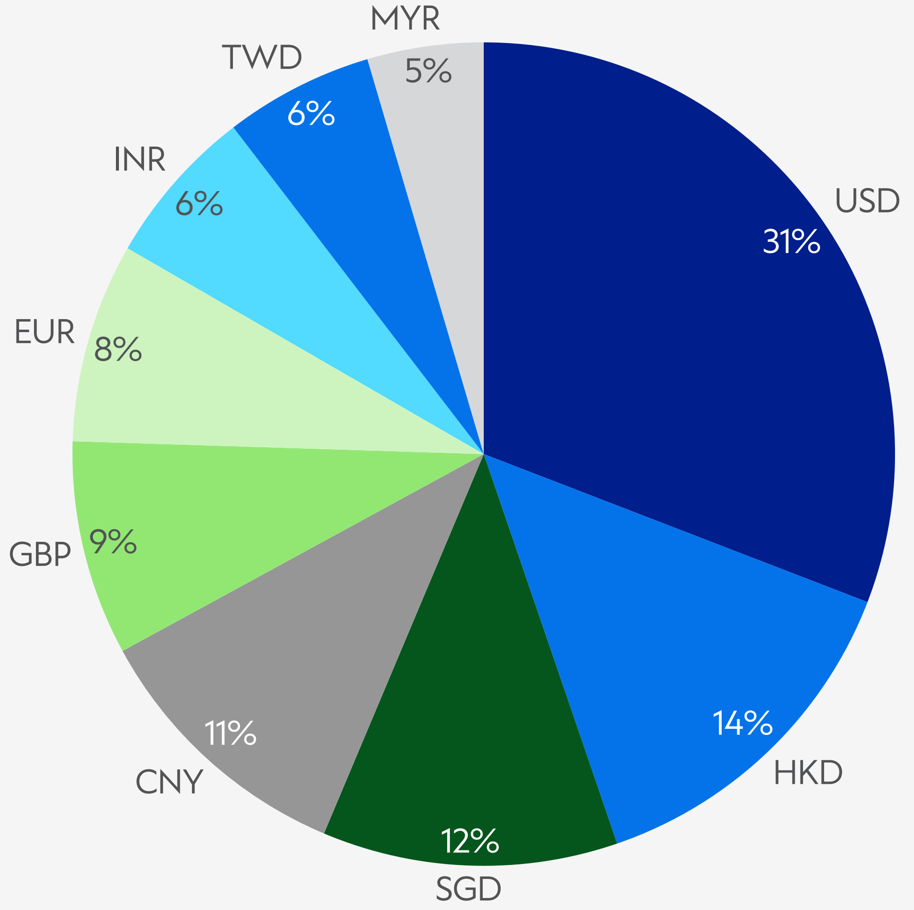
Interest rate assumptions

Currency-weighted average[1] (bps)



bps	20.4.26	Change	21.7.26	Change
FY'25	342		342	
FY'26	300	(42)	304	(39)
FY'27	305	5	339	35

H1'26 top currency weightings



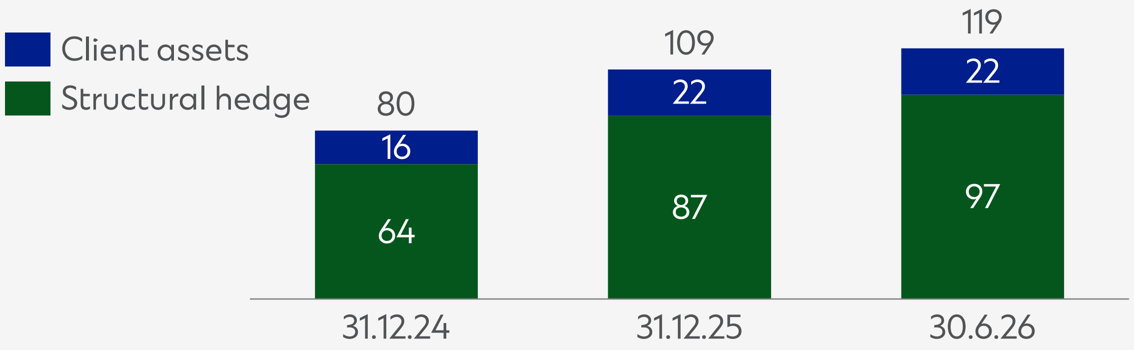
1. Average rate change implied by market forward rates across 10 currencies, weighted based on the Group's average interest rate sensitivity for 100bps downward shift to each currency over the quarter

Hedging strategy reducing NII volatility

Hedge evolution

- Overall duration strategy includes:
  - Treasury structural hedge positions of swaps and HTC securities ($97bn)
  - Portfolio of client fixed rate mortgage assets ($22bn)
  - Dynamic management of FVOCI securities adds duration

Notional ($bn)

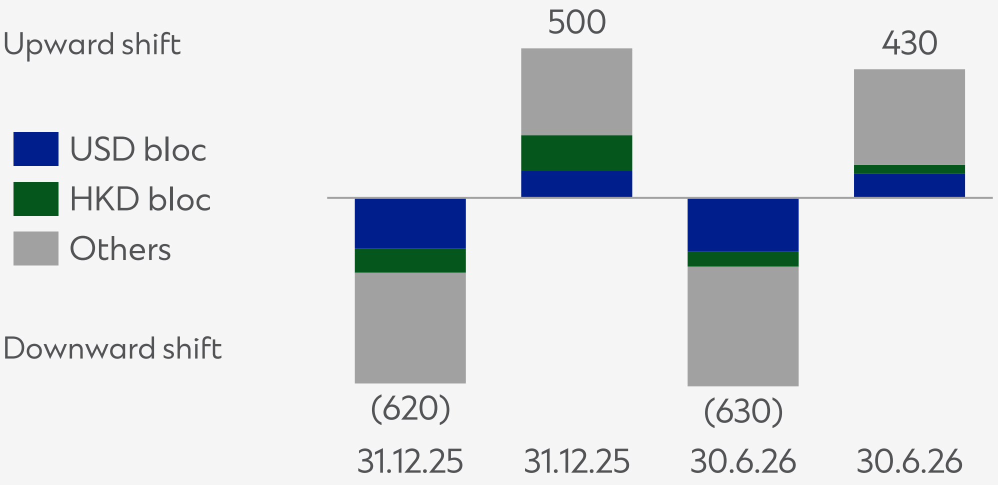


	31.12.24	31.12.25	30.6.26
WAM (years)	3.0[1]	2.5[1]	2.7[1]
Yield	3.5%[1]	3.4%[1]	3.4%[1]

Interest rate risk in the banking book (IRRBB)

- H1'26 NII sensitivity to downward movement broadly flat at ($630m)
  - Incremental structural hedges impact offset by organic balance sheet growth in H1'26
  - Higher rate-sensitive assets funded by lower rate-sensitive liabilities
- 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)

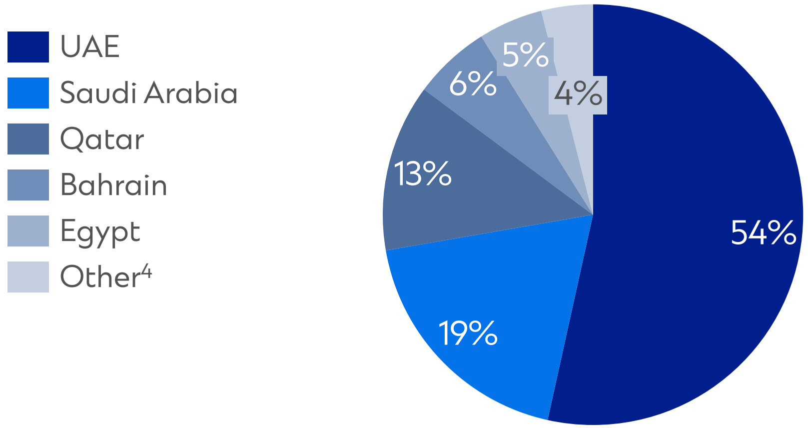


1. WAM (Weighted average maturity) and Yield data only applies to structural hedge component

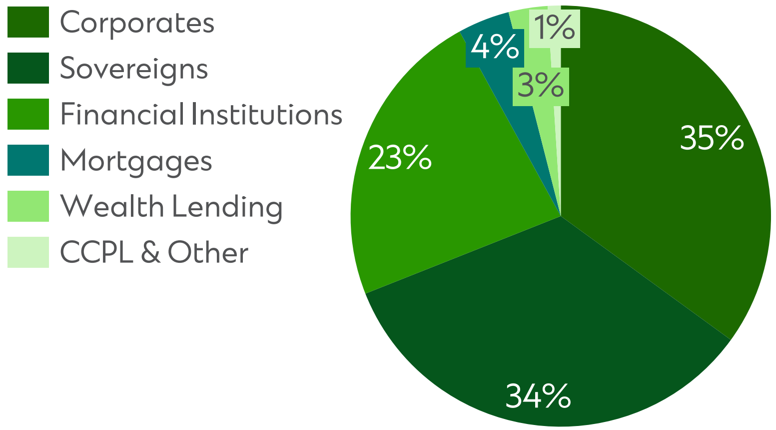
Middle East: 6% of exposures; so far resilient; monitoring impacts

- Middle East (ME) portfolio represents 6% of Group exposures[1]
  - >90% in CIB, weighted to sovereign-linked corporates, sovereigns and FIs
    - ~80% of CIB exposure is I/G: top tier clients, diverse by industry sector
    - CRE and hospitality is a small part of overall exposure
  - <10% in WRB, of which ~85% in UAE; ~85% secured mortgages and wealth lending
    - Very limited Group wealth lending collateral within ME
- $44m impairment in Q2 ($234m in H1'26) in relation to conflict & potential 2nd order effects:
  - Increased petrochemical sector overlay with additional clients moving to Early Alert[2]
  - Increased overlay for potential sovereign downgrades: portfolios actively managed
  - New overlays for WRB portfolios assessed as vulnerable to ME disruption
  - Lower post model adjustments on changes to downside scenario weightings:
    - Downside scenario probability weightings now 60% (down 10% QoQ)
    - Base case scenario now reflects a weaker macro environment
- Potential for further effects are being closely monitored

Middle East exposures by market[1,3]



Middle East exposures by segment[1]



1. Total Group exposures of ~$690bn at 30.6.26, which includes CIB Net Nominal (including Treasury) and WRB (End-period net receivables). Breakdown of pie charts might not add to 100% due to rounding | 2. Includes Non-Purely Precautionary (NPP) | 3. Market split based on where the ultimate parent entity and credit responsibility lies. | 4. Other Middle East markets include Oman, Iraq and Jordan.

Stronger risk foundations supporting resilient performance

- Key portfolio indicators improved since FY’14 reflecting:
  - Portfolio diversity, lower concentrations, proactive management
  - Strengthened risk culture and tightened risk appetite
- CIB focus on network clients: 75% I/G, FI as % of CIB income 54%
- WRB focus on growing Affluent & lowering CCPL:
  - Affluent income 73%[4] of total WRB income
  - 88% of exposures fully secured
- Private credit (PC) exposures $7.0bn, $5.5bn on-balance sheet
  - Total PC portfolio is ~1% of Group exposures
  - ~$2.0bn QoQ increase from low base:
    - Around half in indirect lending against diversified portfolios of private credit loans
    - Remaining half spread across financing to multiple top-tier funds
  - Subject to same stringent underwriting standards as any other credit
  - Regular PC portfolio reviews with no material issues observed

Risk performance

	FY’14 (IAS 39)	H1’26 (IFRS 9)
Loan-to-value of mortgage portfolio	49%	46%
Affluent income[3] % of WRB	44%	73%[4]

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 | 3. Affluent income is generated from WRB Private Banking, Priority and Premium clients. FY’14 affluent segment contribution to Retail Banking income is based on client income | 4. Excluding digital banks

Strong performance founded on a diverse franchise

54
Markets

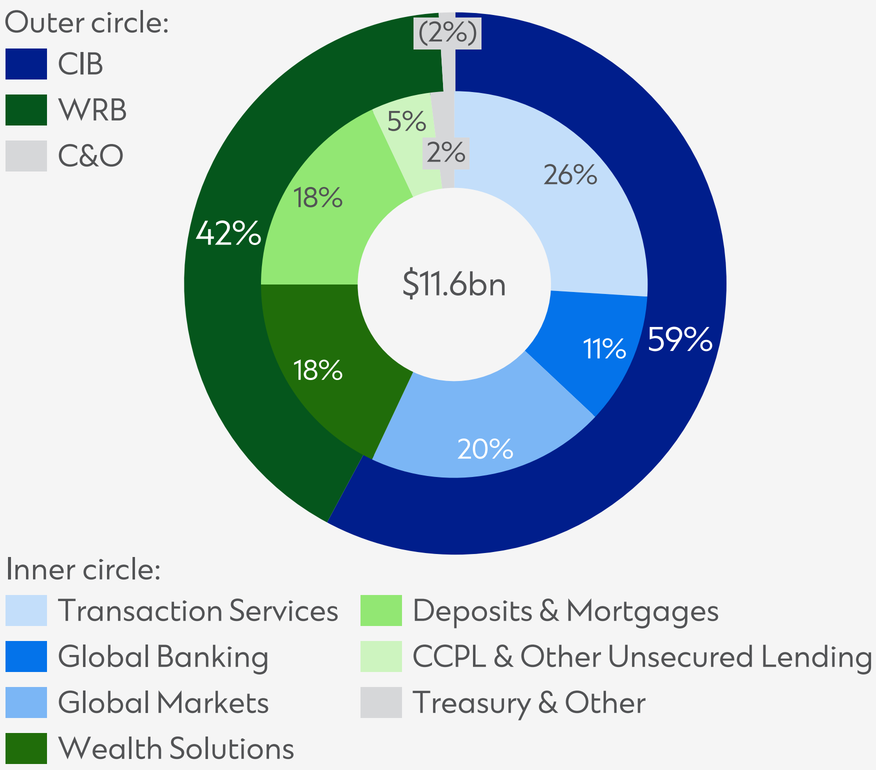
$11.6bn
Operating income
(H1'25: $10.9bn)

$4.8bn
Profit before tax
(H1'25: $4.4bn)

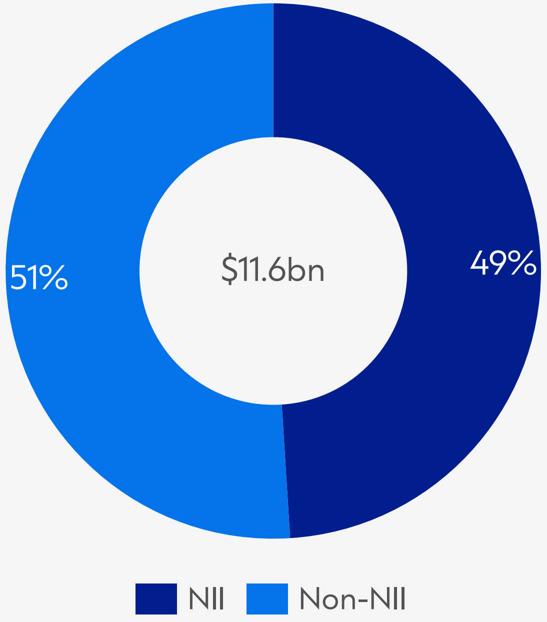
55%
Cost-to-income ratio[1]
(H1'25: 57%)

17.6%
Return on tangible equity
(H1'25: 16.4%)

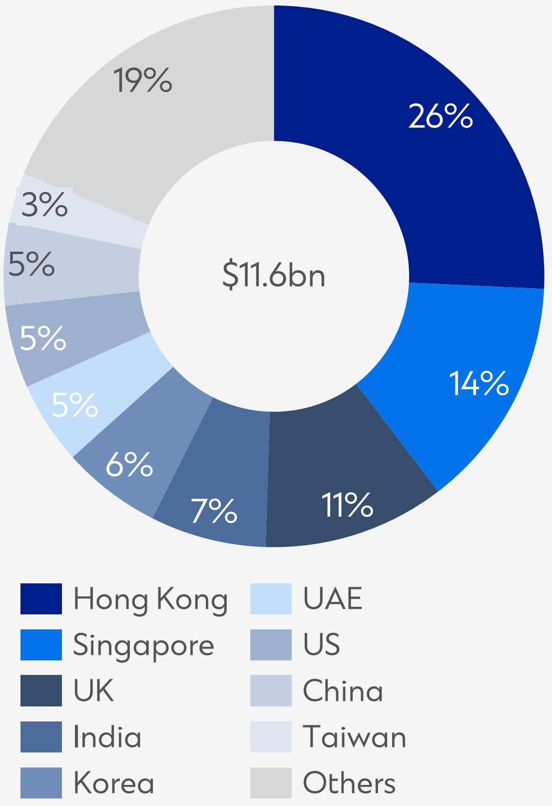
Income by product and segment



Income composition



Income by geography



1. Ex-notables
Breakdown of pie charts might not add to 100% due to rounding

Strong foundations from a diversified balance sheet

14.2%
CET1%
min. requirement:
10.3%

35.2%
MREL%
min. requirement:
28.3%

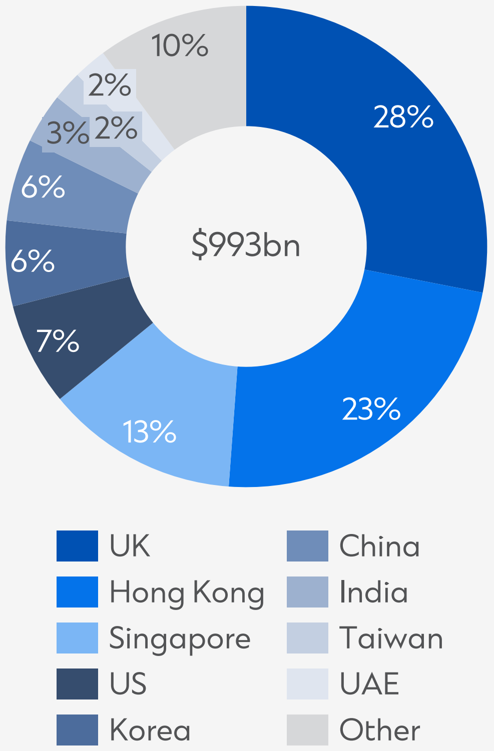
4.7%
Leverage ratio
min. requirement:
3.7%

148%
LCR[1]
min. requirement:
100%

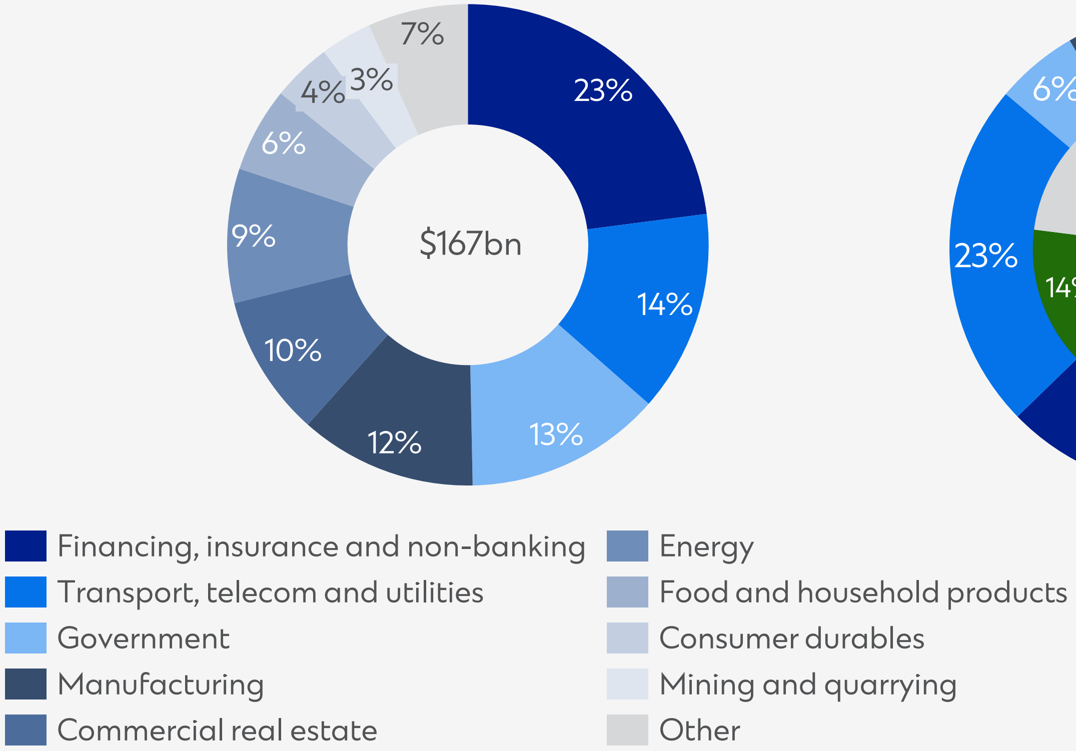
137%
NSFR[2]
min. requirement:
100%

51%
Advances-to-deposits ratio

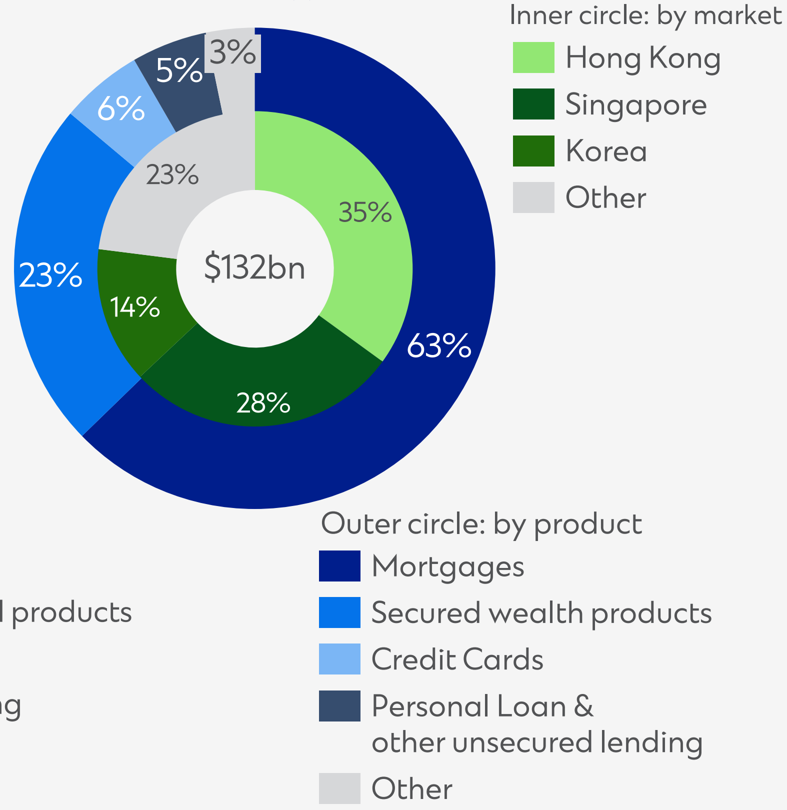
Total assets by market



L&A by industry: CIB and C&O



L&A: WRB

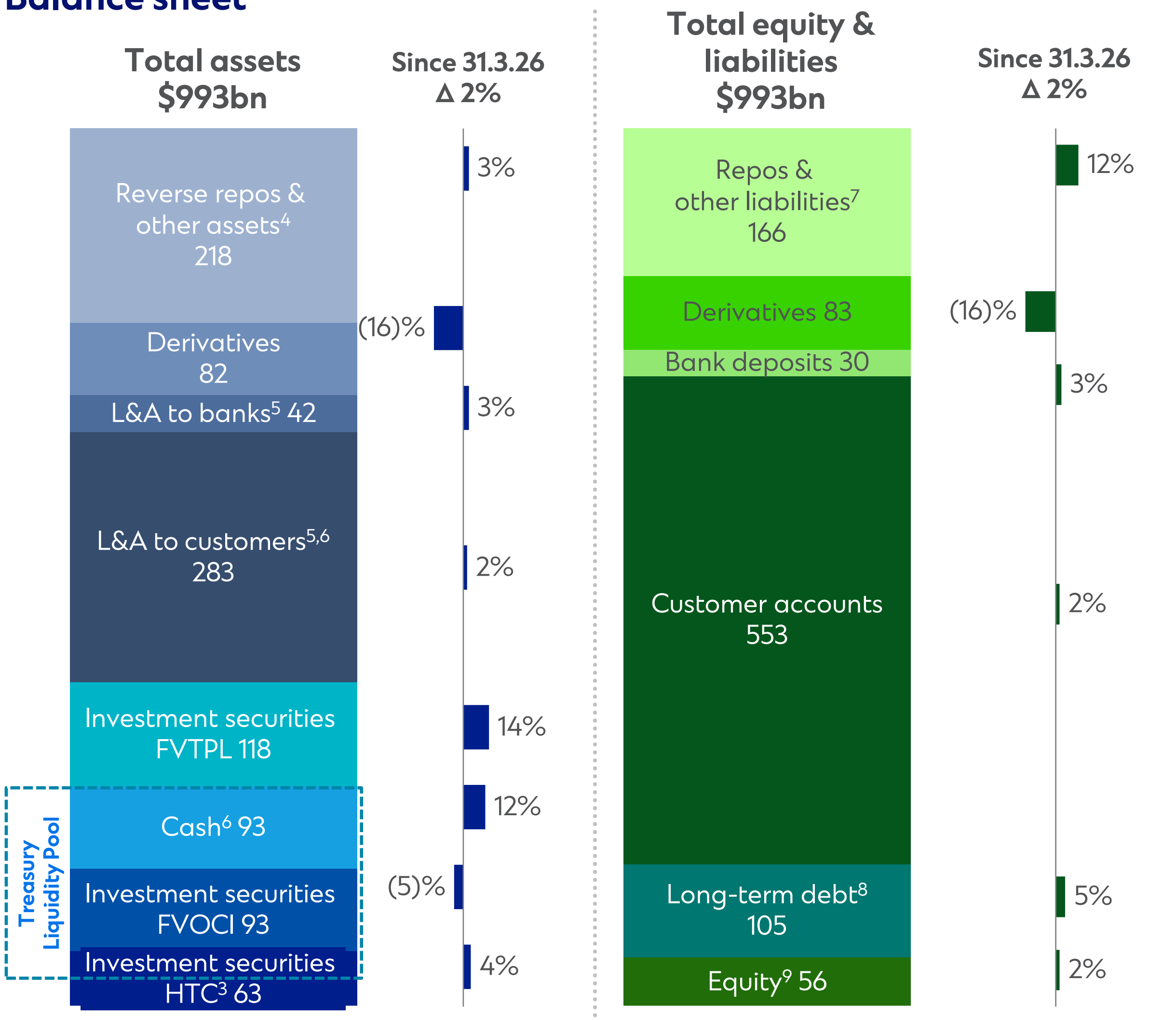


1. Point in time | 2. Average of four preceding quarters
Breakdown of pie charts might not add to 100% due to rounding

Balance sheet is conservatively positioned

- Balance sheet movements driven by increased client-driven flow
  - FVTPL securities up on demand for access trades
  - Derivatives normalised with lower market volatility
- Highly liquid and flexible balance sheet
  - ~60% of total assets mature in under 1 year
  - High-quality liquidity pool[1] ~25% assets or ~50% customer accounts
  - Investment securities portfolio is marketable, repo-eligible and liquid
- Stable funding[2] ~70% of total liabilities and equity
- $63bn HTC[3] securities
  - 2/3rds Treasury duration hedges, close to 100% HQLA and repo eligible
  - Remainder mostly for CIB client relationship purposes with no material rate risk

Balance sheet

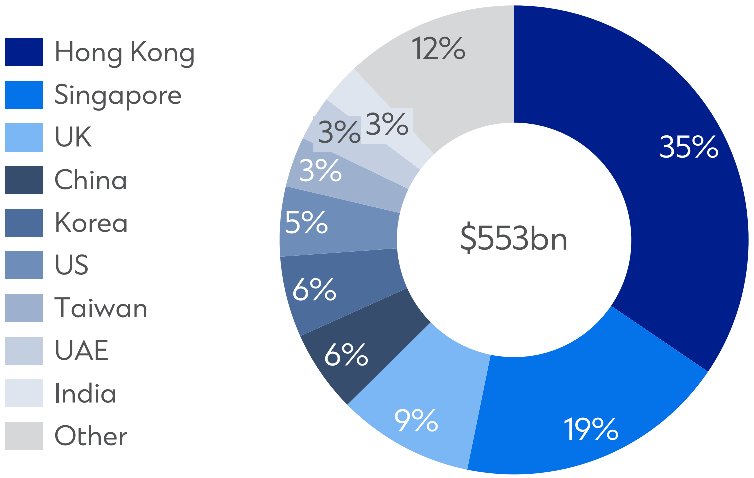


1. High-quality liquidity pool of $272bn, divided by total assets of $993bn or customer accounts of $553bn | 2. Sum of equity, long-term debt and customer accounts, divided by total liabilities and equity of $993bn | 3. Held to Collect or Held to Maturity | 4. Includes loans & advances to banks ($4.1bn) and customers ($7.4bn) held at FVTPL | 5. Excludes reverse repurchase agreement and other similar secured lending | 6. Cash includes $8.6bn as of 30.6.26 held with central banks, that has been confirmed as repayable at the point of stress, which is accounted for as L&A to customers at Group but cash in the local entity's financial statements disclosure | 7. Includes bank deposits ($4.2bn) and customer accounts ($25.9bn) held at FVTPL | 8. Includes debt securities in issue held at amortised cost and FVTPL and subordinated liabilities and other borrowed funds | 9. Includes NCI ($0.5bn) and other equity instruments ($9.1bn)

Strong and diverse deposit base; franchise delivers deposit quality

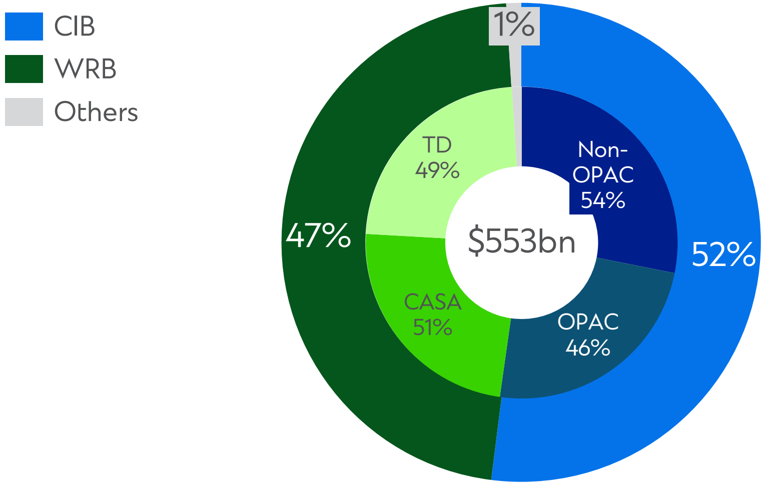
- Well-diversified deposit base across 54 markets
  - In Hong Kong & Singapore, we are a Domestic SIB[1]
- 52% of deposits in CIB, of which 46% in operational accounts (OPAC)
  - Leading Transaction Services franchise supports OPAC and USD access
  - #6 largest global USD clearer[2]
  - Deposits diversified across industry and market
- 47% of deposits in WRB, of which 51% is in CASA balances

Customer deposits by market[4]



Long term stable deposit growth since 2008

Customer deposits by segment[4]

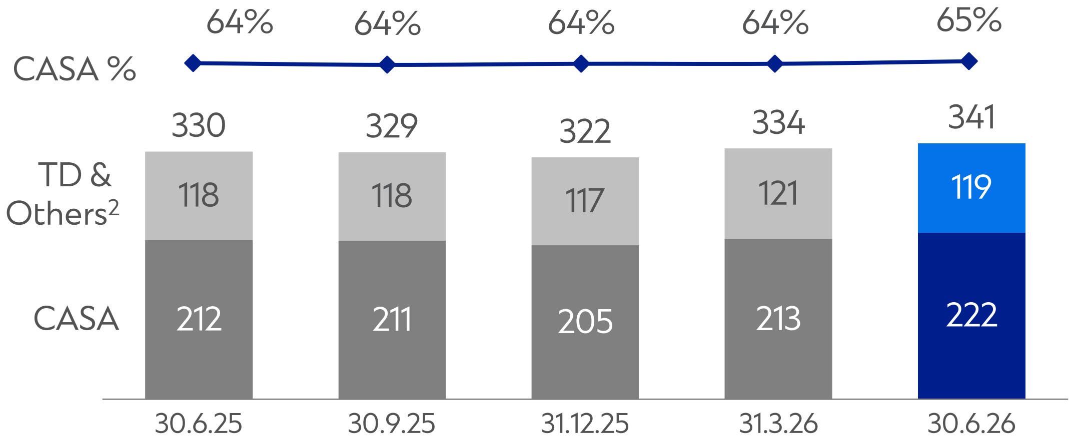


1. Systemically Important Bank | 2. Source: The Clearing House | 3. Customer accounts as at 31.12.08 to 31.12.10 were recorded net | 4. Customer deposits at amortised cost, and excludes fair value through profit and loss, and repurchase agreements. Breakdown of pie charts might not add to 100% due to rounding

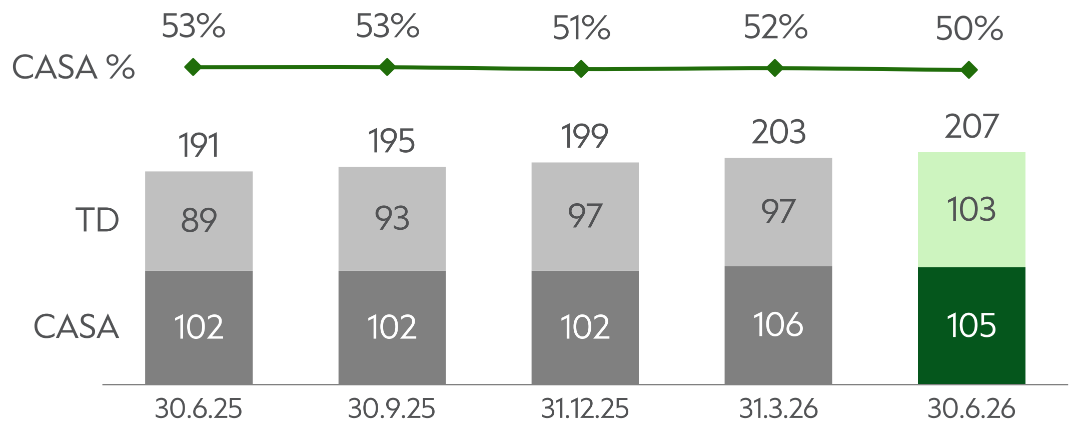
Deposit mix actively managed

- CASA/TD mix broadly stable for CIB with WRB TDs up QoQ
  - CIB deposits up on geopolitical-related inflows with broadly stable CASA mix
  - WRB deposits up on continued growth in Affluent NNM
    - Increase in TDs as clients locked in rates
    - CASA broadly flat due to migration to Wealth products
- Longer-term strategy focused on gathering higher-quality deposits
- Deposit pricing assertively managed

Transaction Services CASA% of CIB deposits[1] ($bn)



Top 4 markets[3,4] CASA% of WRB deposits ($bn)

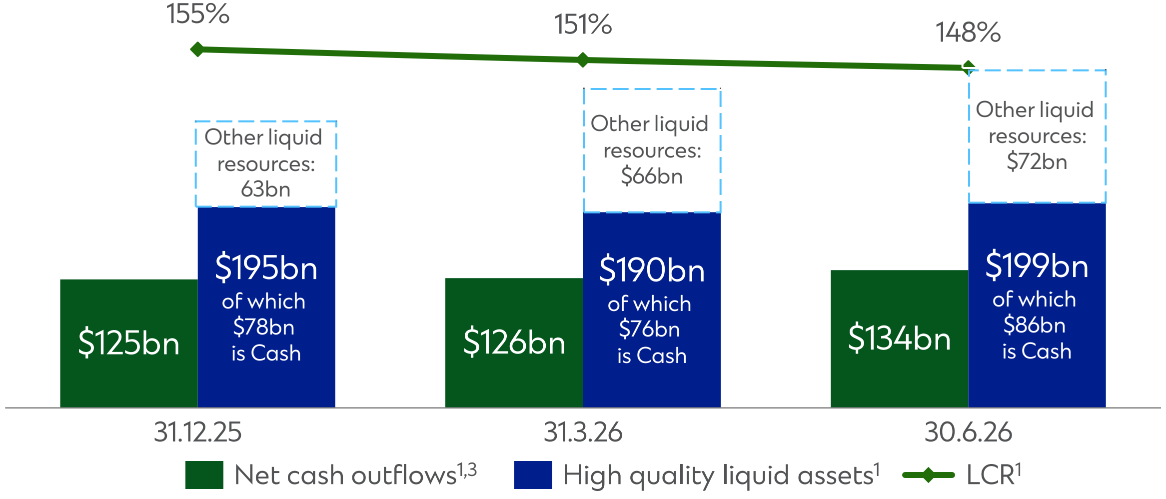


1. Includes deposits from Financial Institutions | 2. Includes Securities Services deposits, structured deposits and structured notes | 3. Top 4 markets contribute ~80% of total WRB CASA and TDs: Hong Kong, Singapore, Korea and Taiwan | 4 WRB deposits have been restated with the inclusion of Mox and Trust deposits

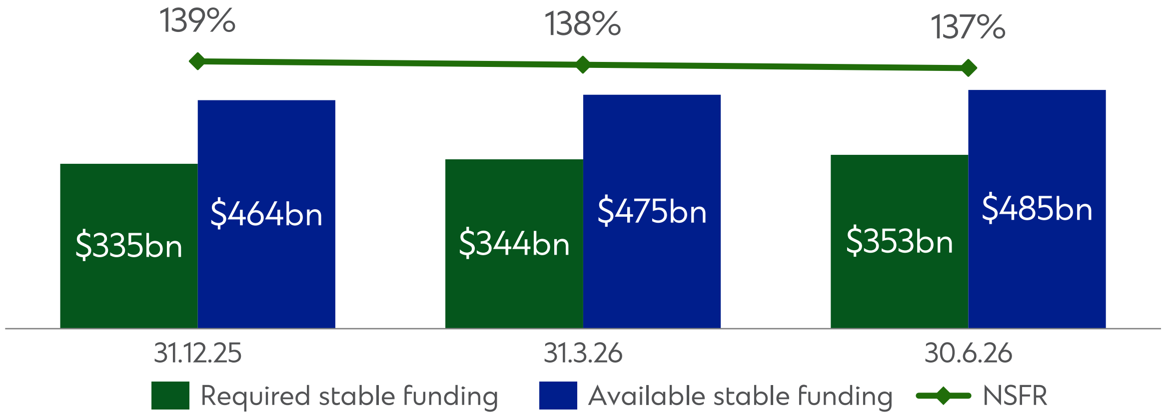
High levels of liquid resources and stable funding

- 148%[1] LCR down 3%pts QoQ
  - net cash outflows and HQLA up in line with balance sheet growth
- Comfortable to run LCR efficiently without relying on seasonal flows; optimising funding costs while remaining highly liquid
- Group total liquidity pool of $272bn not fully reflected in LCR
  - $199bn HQLA: 98% in Level 1 assets
  - $72bn of other additional liquid resources:
    - $46bn country surplus HQLA and liquidity reserves
    - $16bn <1-month investments
    - $11bn local statutory reserves
- 137% NSFR[2] down 1%pts QoQ as improved stable funding with increased deposits and term funding was offset by commercial asset growth

Components of Liquidity coverage ratio (LCR)[1]



Components of Net stable funding ratio (NSFR)[2]

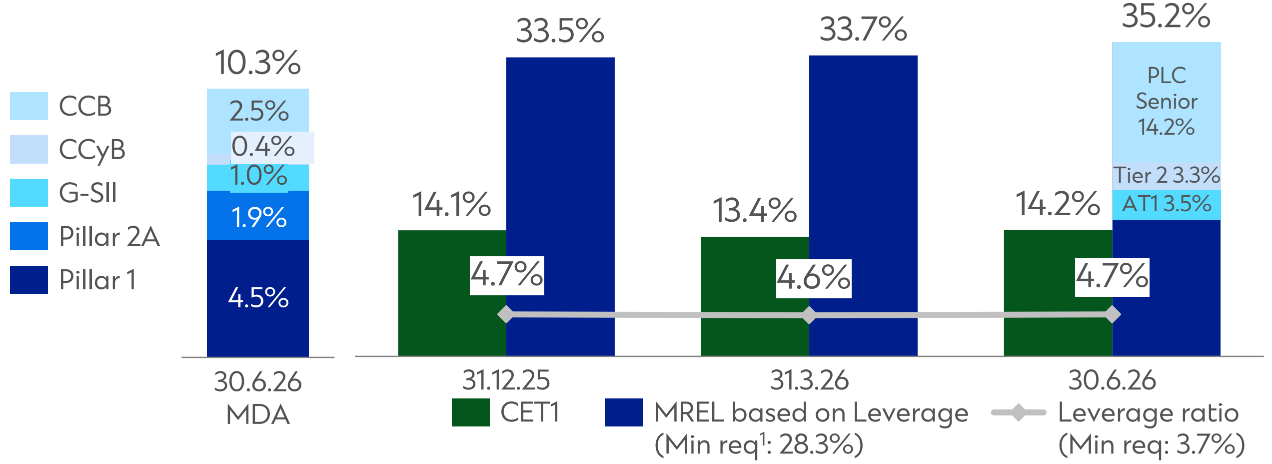


1. Point in time | 2. Average of four preceding quarters | 3. Expected net cash outflows under stressed conditions over the following 30 days

Capital & MREL: Well-positioned for future growth and requirements

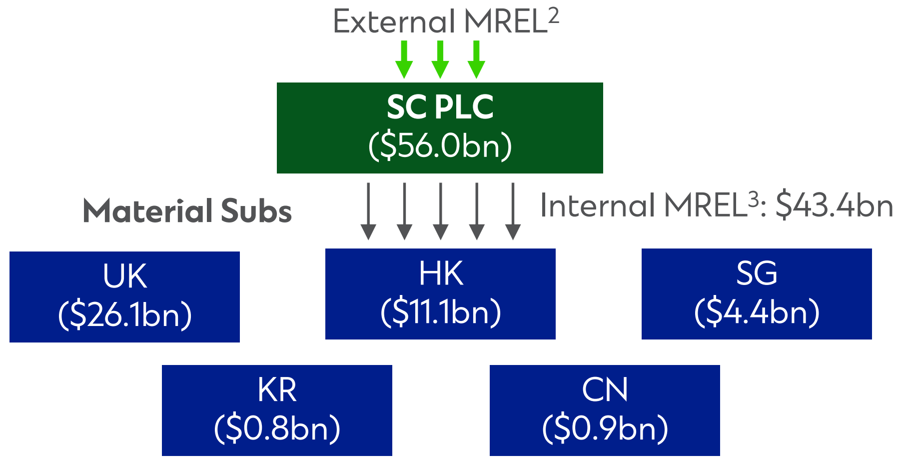
- Minimum CET1 requirement broadly unchanged QoQ at 10.3%
- No changes to Pillar 2A Buffers for H1'26
- CET1 capacity to support both growth and shareholder distributions
- Basel 3.1 day-1 impact expected to be broadly neutral post management actions
- Leverage ratio of 4.7%: well above the 3.7% minimum requirement
- MREL 35.2%: meeting requirements with a buffer of ~680bps

Capital metrics



- Internal MREL
  - Required for Group's five material subsidiaries
  - Scaled in 75-90% range per the FSB TLAC term sheet[2]
  - Sum of internal MREL < the Group's external MREL
- Internal Instruments: AT1, Tier 2 and Senior Non-Preferred

Internal MREL excluding CET1 met via internal issuance

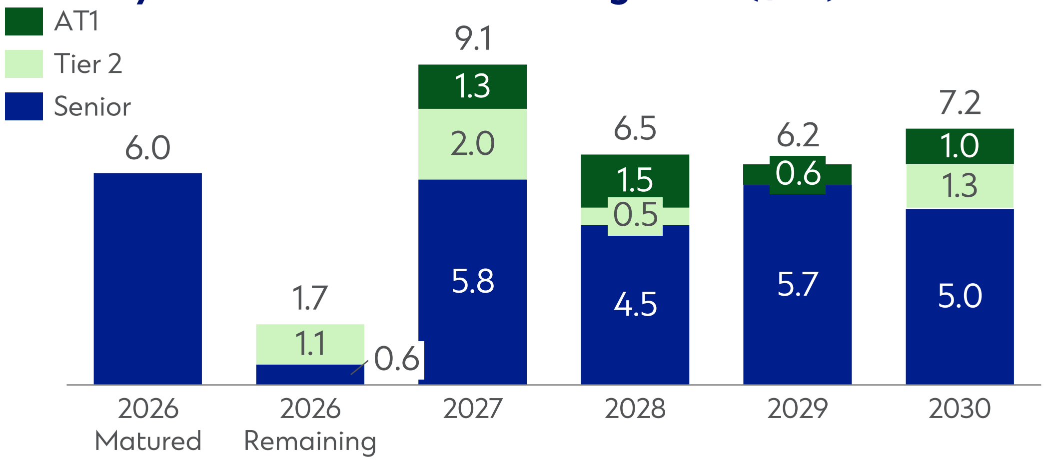


1. The current MREL requirement is higher of 2 x (Pillar 1 + 2A), 18% of Total RWA, 6.75% of leverage exposures or 2 x leverage ratio requirement. As at 30.6.26, the binding MREL requirement was 6.75% of leverage exposure | 2. MREL excluding CET1. MREL calculated using nominal amount converted at 30.6.26 FX rates. Includes securities issued and called to date in Q3'26. Excludes stock with tenor less than a 1 year. For illustrative purposes only

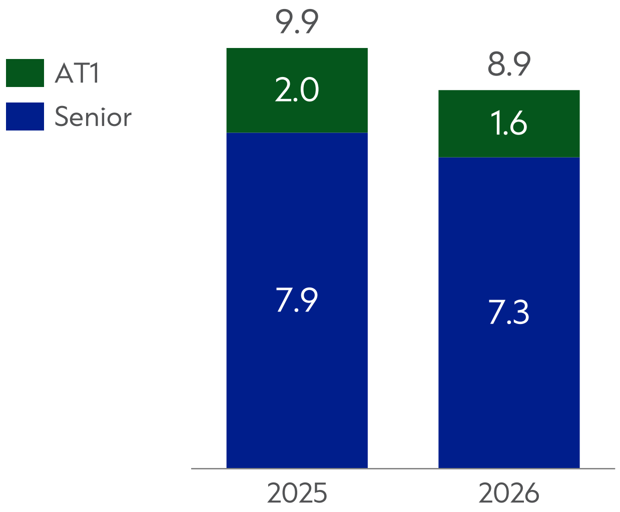
Good progress on delivery of funding programme

- 2026 MREL issuance plan of ~$9bn broadly completed with focus on Holdco Senior
  - $7.3bn Senior and $1.6bn AT1 issued YTD
  - YTD issuance well diversified with ~40% raised in non-USD currencies
  - To consider 2027 pre-funding opportunities in H2
- Forecast issuance volumes dependent on balance sheet momentum
- SCB (Opco) issuance supports funding diversity & duration extension
  - Completed SCB Singapore's inaugural GBP Covered Bond in H1, raising £500m
  - Maintain $5-7bn of MTNs including New York and Australian branch issuance

Maturity & Call schedule of existing stock ($bn)[1,2]



Recent & indicative MREL Issuance ($bn)[1]

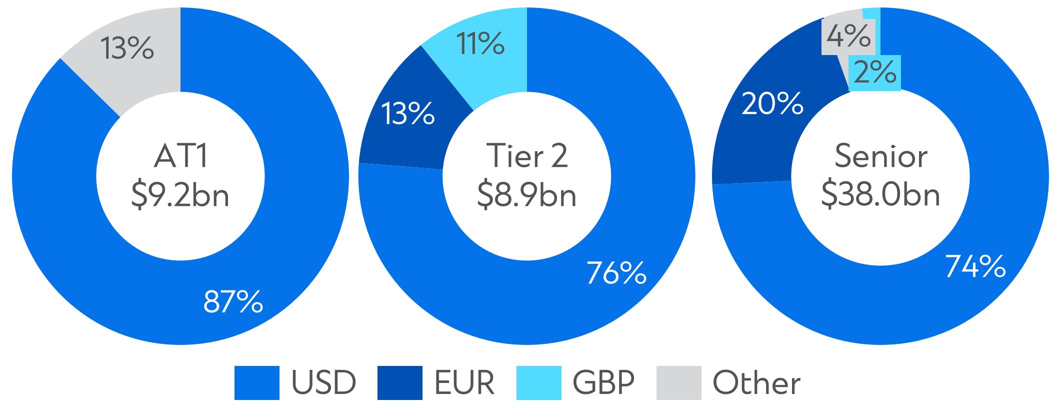


2026 YTD issuance

AT1
SGD 0.75bn PNC5.5
USD 1.0bn PNC7
Senior
USD 4.7bn across tenors
EUR 1.0bn 6NC5
EUR 1.0bn 8NC7
HKD 2bn 4NC3
CNY 1.1bn across tenors

Existing stock by currency mix ($bn)[1,3]

Total MREL excluding CET1: $56.0bn



1. Standard Chartered PLC's stock calculated using nominal amount converted at 30.6.26 FX rates. Includes securities issued and called to date in 3Q'26 | 2. Modelled on earlier of call date or maturity date for illustrative purposes only | 3. Excludes stock with tenor less than a 1-year

Group strategy to support and, over time, improve credit ratings

- Well-rated with strong credit fundamentals, absolutely & relative to peers
  - Network franchise, funding & liquidity are key rating strengths
- Group is well positioned to face an uncertain environment:
  - Diverse footprint capturing accelerating trade shifts
  - Strong risk foundation with an agile balance sheet
- Improved profitability & risk management have mostly led to positive rating actions:
  - 2026: S&P revised the outlook on SC PLC rating to positive recognising stronger franchise & improving profitability as it transitions to a lower-risk operating model
  - 2026: Fitch upgraded various Op Co[1] ratings to AA- from A+ as methodology change recognised increased creditor protection from debt buffers
  - 2025: Moody's outlook revised back to stable solely due to methodology change
  - 2024: Moody's revised Group rating outlook to positive
  - 2023: S&P upgraded SCB SL's standalone rating to a- from bbb+
  - 2022: Fitch revised Group rating outlook to stable from negative
  - 2021: S&P upgrade SC Bank to A+ from A

Senior long-term and short-term ratings

	S&P	Moody's	Fitch
Standard Chartered Bank (SCB)	**A+** A-1 Stable	**A1** P-1 Stable	**AA-** F1+ Stable
Standard Chartered PLC (SC PLC)	**BBB+** Positive	**A3** Stable	**A** Stable
Tier 2	**BBB**	**Baa2**	**BBB+**
AT1	**BB+**	**Ba1**	**BBB-**
Standard Chartered Bank (Hong Kong) (SCB HK)	**A+** A-1 Stable	**A1** P-1 Stable	**Not rated**
Standard Chartered Bank (Singapore) (SCB SL)	**A+** A-1 Stable	**A1** P-1 Stable	**AA-** F1+ Stable

Outlook revised on 23.7.26

Upgraded on 12.5.26

Upgraded on 21.11.25 on revised analytical expectations

Outlook revised on 24.11.25

1. Standard Chartered Bank, Standard Chartered Singapore, Standard Chartered Bank Korea, Standard Chartered Bank AG

Standard Chartered Group: simplified legal structure

Standard Chartered PLC
BBB+[1]/A3[2]/A
(S&P/Moody's/Fitch)

→ MREL: Holdco Senior, Tier 1 & AT1
→ Equity

Standard Chartered Bank
A+/A1[2]/AA- [3]

Standard Chartered Bank (Hong Kong)
A+/A1/-

→ CP / CDs
→ Medium Term Notes
→ Structured Products

Standard Chartered Bank

Principal Branches

- UK
- US
- UAE
- India
- South Africa
- Japan
- Indonesia

Principal Subsidiaries

- 100% **Singapore** A+/A1/AA-[3] → Covered bonds
  - 99.87% **Thailand** -/Baa1[2]/A-
  - 100% **Malaysia** -/Baa1[2]/-
  - 100% **Vietnam** -/-/BB+
- **Nigeria** B[5]/-/-
- 100% **Germany** A+/A1[2]/AA-[3]

Standard Chartered Bank (Hong Kong)

Principal Subsidiaries

- 100% **China** A+/-/A[4]
- 100% **Korea** A+/A2[2]/AA-[3]
- 100% **Taiwan** A/-/-

1. Outlook revised to positive on 23.7.26 | 2. Outlook revised to stable on 24.11.25, primarily due to methodology change (25.11.25 for Standard Chartered Bank Malaysia Berhad and Standard Chartered Bank (Thai) Public Co Ltd and 26.11.25 for Standard Chartered Bank Korea Limited) | 3. Rating upgraded to AA- from A+ on 12.5.26, primarily due to methodology change | 4. Downgraded to A from A+ on 8.4.25, following a similar rating action taken on the China sovereign rating | 5. Rating upgraded to B from B- on 19.5.26, following a similar rating action taken on the Nigeria sovereign rating

Select technical and abbreviated terms (1/2)

Term	Definition
Adj.	Adjustments
AIEA	Average interest earning assets
ASEAN	Association of Southeast Asian Nations
AME	Africa and the Middle East
AT1	Additional Tier 1
AUD	Australian Dollars
AUM	Assets under management
B/(W)	Better/(Worse)
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
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
CG12	Credit grade 12. An account which exhibits well-defined major weaknesses in areas such as management, cash flow, financial position, market conditions and/or performance of the client that would likely affect repayment on existing terms. The client is experiencing financial difficulties but there is no current expectation of a loss of principal or interest at this stage and there is no indication of unlikeliness to repay (it is still a performing asset).
CPI	Consumer prices index
CRE	Commercial real estate
CTA	Cost to achieve

Term	Definition
DPS	Dividend per share
DVA	Debit valuation adjustment: the Group calculates DVA on its derivative liabilities to reflect changes in its own credit standing
EA (NPP)	Early alerts (non-purely precautionary) Accounts that present material credit concerns which may result in a default by the client if left unaddressed.
ELS	Equity-linked securities
ESG	Environmental, Social and Governance
EPS	Earnings per share
EUR	Euro
FFG	Fit for Growth
FI	Financial Institutions
FVOCI	Fair value through other comprehensive income
FVTPL	Fair value through profit or loss
FX	Foreign exchange
FY	Full year
GCNA	Greater China & North Asia
GSIB	Global systemically important bank
HIBOR	Hong Kong interbank offered rate
HKD	Hong Kong Dollars
HQLA	High-quality liquid assets
HTC/HTM	Held to collect/Held to maturity
IG	Investment Grade
L&A	Loans and advances
LCR	Liquidity coverage ratio
Loan loss rate	Year-to-date annualised credit impairment on loans & advances to banks & customers, undrawn commitments, and financial guarantees over gross average loans and advances to banks and customers, excluding FVTPL loans.
LTV	Loan-to-value

Select technical and abbreviated terms (2/2)

Term	Definition
MDA	Maximum distributable amount
min.	Minimum
MREL	Minimum requirement for own funds and eligible liabilities
MTNs	Medium-term notes
n.m.	Not meaningful
NCI	Non-controlling interests
Net nominal	The aggregate of loans and advances to customers/loans and advances to banks, restricted balances with central banks, derivatives (net of master netting agreements), investment debt and equity securities, and letters of credit and guarantees
NII	Net interest income
NIM	Net interest margin
NNM	Net new money. This represents fresh inflow into affluent client deposits and investment assets (including dividends and interest) minus any outflows in these asset classes for the reporting period. Impact due to market movements or currency fluctuations is excluded from NNM computation
NNS	Net new sales
NSFR	Net stable funding ratio
NTB	New-to-bank

Term	Definition
PAT	Profit after tax
PBT	Profit before tax
PRA	Prudential Regulation Authority
PTR	Passthrough rates
QoQ	Quarter-on-quarter
RoRWA	Return on risk-weighted assets
RWA	Risk-weighted assets
SOFR	Secured Overnight Financing Rate
SBL	Securities based lending
SCV	SC Ventures
TD	Term/Time deposits
TNAV	Tangible net asset value
RoTE	Return on tangible equity.
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
%pts	Percentage points

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 5 of Standard Chartered PLC's 2026 Half Year Report.

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.