



Q1 2026 Results Presentation

Q1'26 highlights



Strong performance in Q1'26, with income up 9% YoY at ccy and earnings per share up 31% YoY



Double-digit growth in Global Banking, Global Markets flow and Wealth Solutions income YoY, with record net new money



No material impact from the Middle East conflict in Q1'26; remain watchful of the external environment



2026 guidance remains unchanged


Performance overview

\$m	Q1'25	Q1'26	YoY ccy B/(W)
Net interest income (NII)	2,797	2,869	1%
Non-interest income	2,582	3,033	16%
Operating income	5,379	5,902	9%
Operating expenses	(3,046)	(3,140)	(1%)
Pre-provision operating profit	2,333	2,762	19%
Credit impairment	(217)	(296)	(33%)
Other impairment	(15)	(2)	87%
Profit from associates and joint ventures	2	(14)	n.m.
Profit before tax	2,103	2,450	17%
Tax	(511)	(540)	(3%)
Minority Interest	(2)	(10)	n.m.
AT1 & preference shares	(233)	(240)	(3%)
Attributable profit to ordinary shareholders	1,357	1,660	24%

Q1'26 key stats

 **Statutory RoTE**
17.4%
up 260bps YoY

 **Non-interest income**
~51%
of Group income

 **Earning per share**
74.2 cents
up 31% YoY

 **TNAV per share**
1,720 cents
up 159 cents YoY

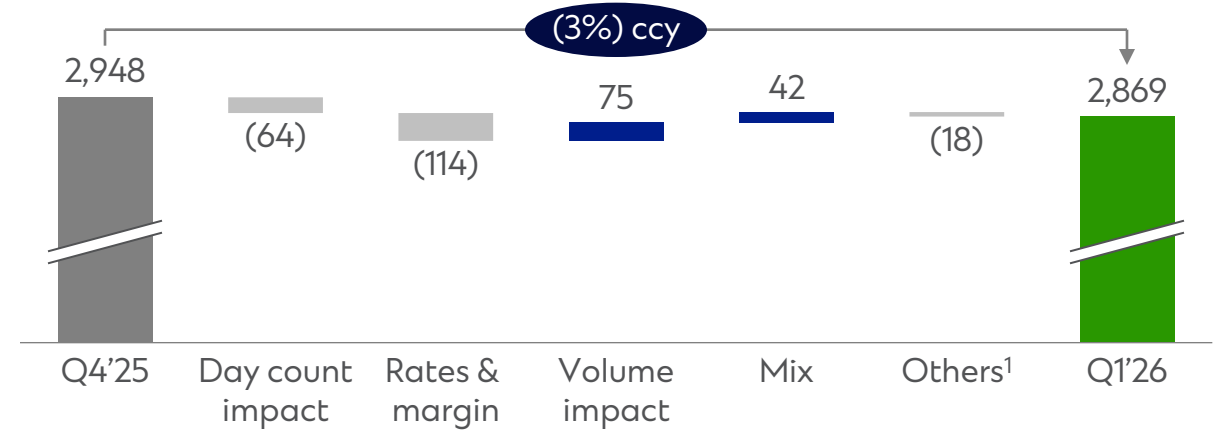
- Record Q1'26 income, up 9% YoY at ccy, with strong performance in Wealth Solutions, Global Banking, and Global Markets flow income
- Cost up 1% YoY at ccy, with business growth funded by efficiencies
- Credit impairment of \$296m includes precautionary management overlays and post-model adjustments of \$190m in relation to the Middle East conflict
- Q1'26 RoTE of 17.4%, up 260bps YoY
- Earnings per share up 31% YoY



NII resilient; non-interest income driving strong growth

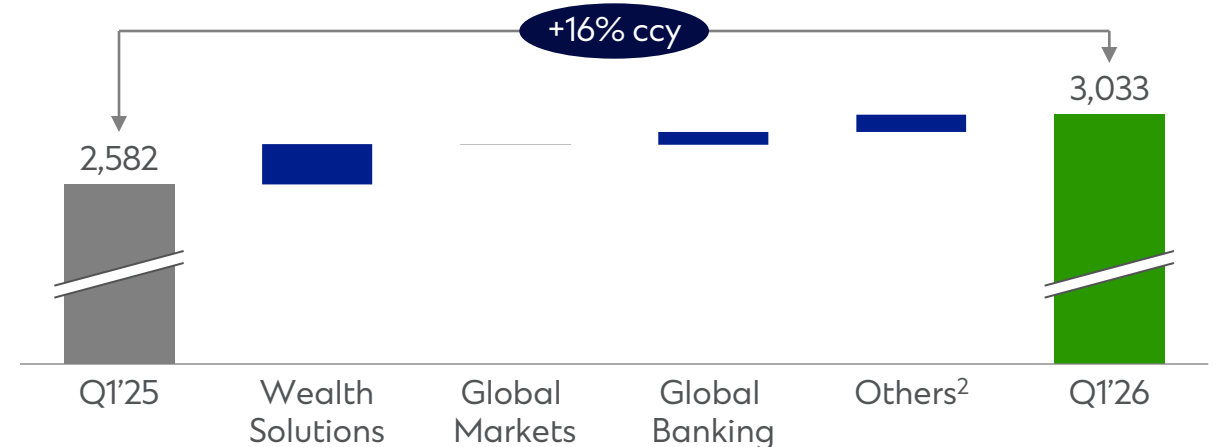
- Q1'26 NII down 3% QoQ driven by
 - Impact of lower rates, including 66bps HIBOR reduction in the quarter
 - Partly offset by volumes and mix benefit from increased client activity
- 2026 NII expectation remains broadly flat YoY at ccy
 - 42bps headwind from weighted-average interest rates in 2026
 - ~2% impact from WRB portfolio actions
 - Continue to expect PTRs to normalise back within the guidance range

NII QoQ (\$m)



- Q1'26 non-interest income up 16% YoY at ccy driven by
 - Strong growth in Wealth Solutions and Global Banking
 - Flow income momentum continued in Global Markets, partly offset by lower episodic income
- Others include \$65m impact of DVA in Q1'26

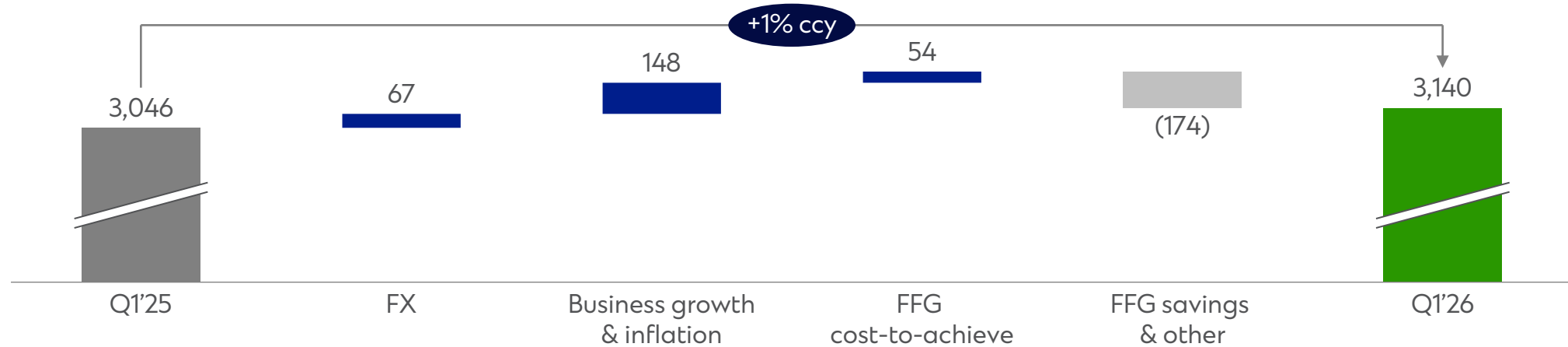
Non-interest income YoY (\$m)



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 up 1% YoY

Operating expenses YoY (\$m)



- Q1'26 expenses up 1% YoY at ccy, with efficiencies largely offsetting business growth
 - Business growth mainly driven by continued investments in income-generating resources in Affluent and CIB, offset by FFG savings and other efficiencies
- 8% positive income-to-cost jaws¹ in Q1'26
- 2026 expenses expected to be broadly flat at ccy

FFG:

- \$119m of FFG cost-to-achieve (CTA) in Q1'26, up \$54m YoY; continue to expect CTA of ~\$0.6bn for FY'26
- Delivered exit run-rate savings of \$896m since inception

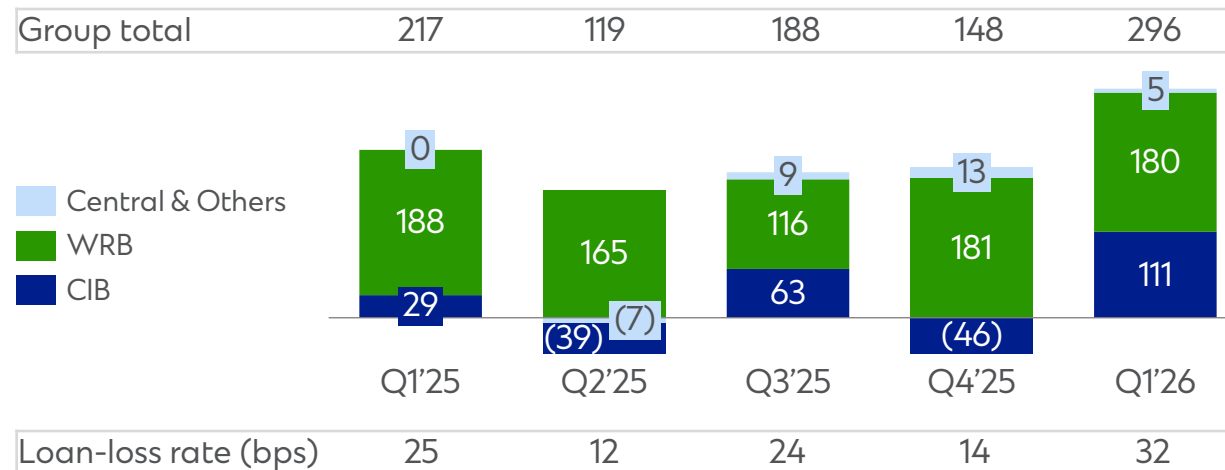


No material credit deterioration; proactive application of overlays

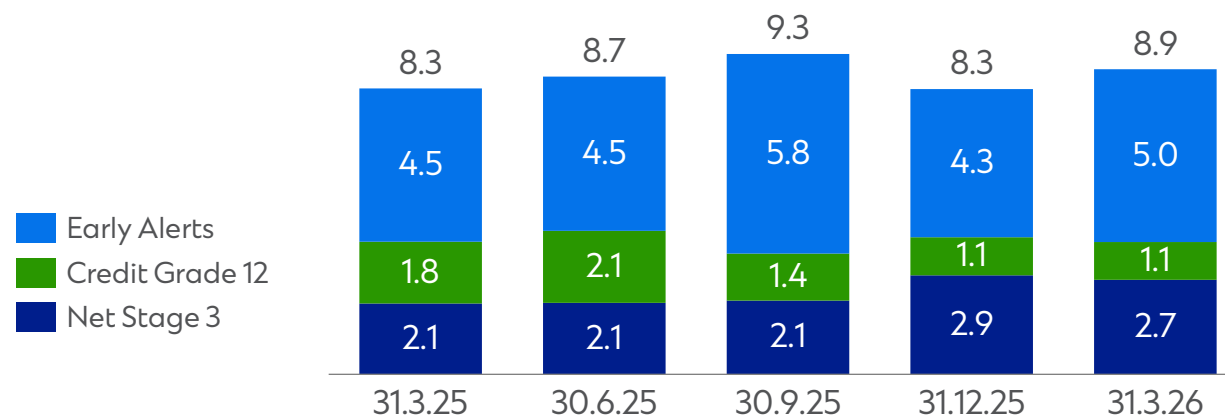
- Q1'26 credit impairment includes \$190m of management overlays and post-model adjustments (PMA) in relation to the Middle East conflict
 - Increase in non-linearity PMA, incorporating a new downside scenario¹, reflecting geopolitical risk and higher oil prices
 - Additional overlays for petrochemical sector and potential sovereign downgrades
- CIB overlays of \$126m offset by net recoveries in corporates portfolio
- WRB impairment broadly flat, with overlays of \$34m offset by unsecured portfolio de-risking actions

- \$0.7bn QoQ increase in Early Alerts reflects increases due to the Middle East conflict, partly offset by repayments and migration to CG 12
- Credit Grade 12 portfolio broadly flat; Net Stage 3 down slightly QoQ
- Gross Stage 2 L&A to customers up \$1.3bn QoQ, primarily due to stage transfers of exposures arising from the management overlays
- Remain watchful of the external environment and potential impacts

Credit impairment (\$m)



Credit quality (\$bn)

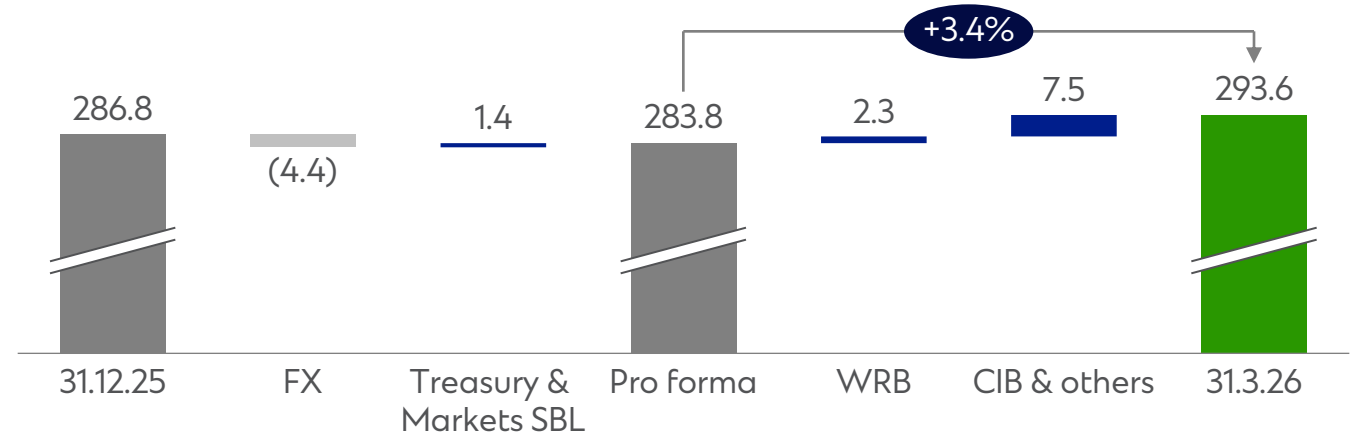


1. Sustained Middle East Conflict (SMEC)

Low single-digit growth in underlying customer loans and deposits

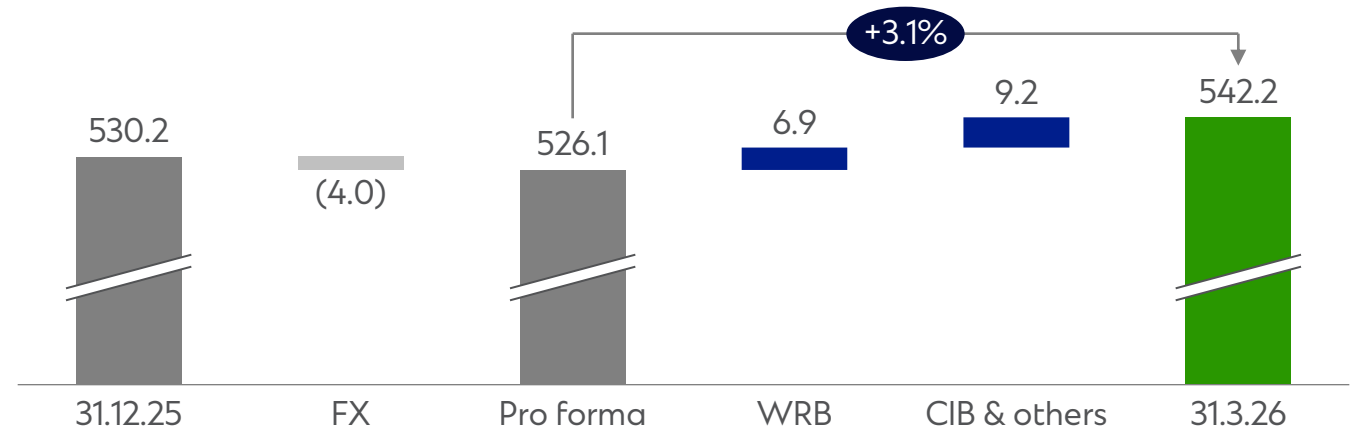
- Q1'26 underlying L&A up 3.4% or ~\$10bn in the quarter
 - CIB increase largely driven by strong growth in Global Banking
 - WRB uptick from wealth lending and mortgages, offset by reduction in CCPL & unsecured lending

Loans and advances (L&A) to customers¹ (\$bn)



- Q1'26 underlying customer deposits up 3.1% QoQ
 - WRB growth driven by Affluent net new money flows, particularly in CASA
 - CIB increase from Transaction Services CASA

Customer deposits² (\$bn)

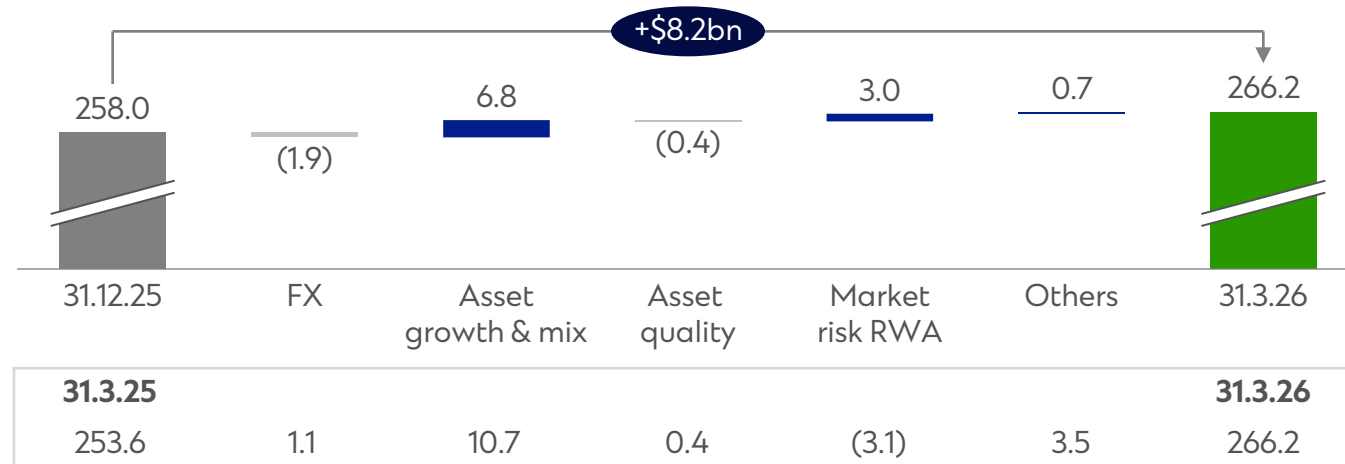


1. L&A to customers at amortised cost and excludes fair value through profit and loss | 2. Customer deposits at amortised cost, and excludes fair value through profit and loss, and repurchase agreements

Operating dynamically within the 13-14% CET1 range

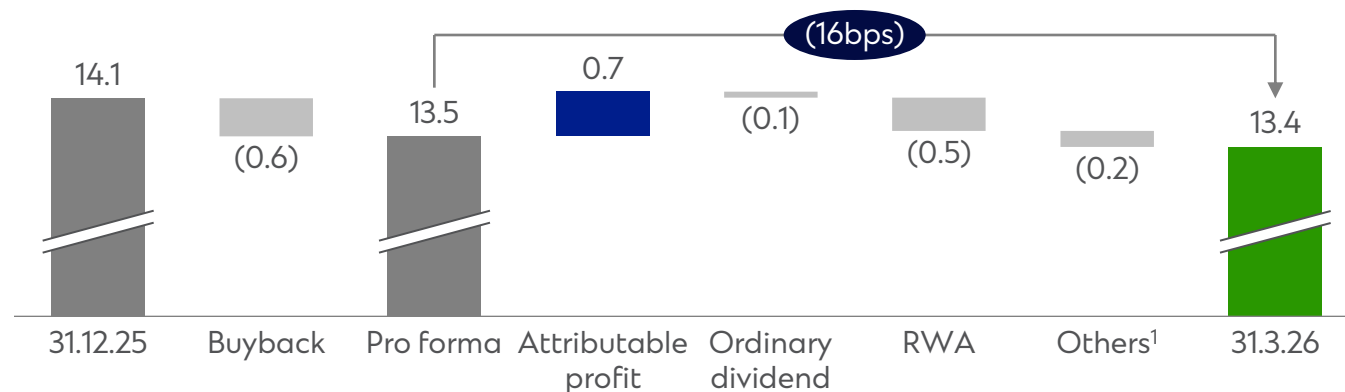
- Q1'26 RWA up 3% or \$8bn QoQ
 - ~\$7bn increase in asset growth and mix
 - ~\$3bn increase from Market risk RWA as we helped clients capture market opportunities
 - Offset by ~\$2bn FX reduction, as USD appreciated against key currencies

Risk-weighted assets (\$bn)



- CET1 ratio of 13.4% down 74bps QoQ, or 16bps excluding the impact of the \$1.5bn share buyback
 - Profit accretion offset by distributions and business growth
 - Continue to operate dynamically within 13-14% range
- Over half of the \$1.5bn share buyback announced in Feb'26 now completed

CET1 ratio (%)

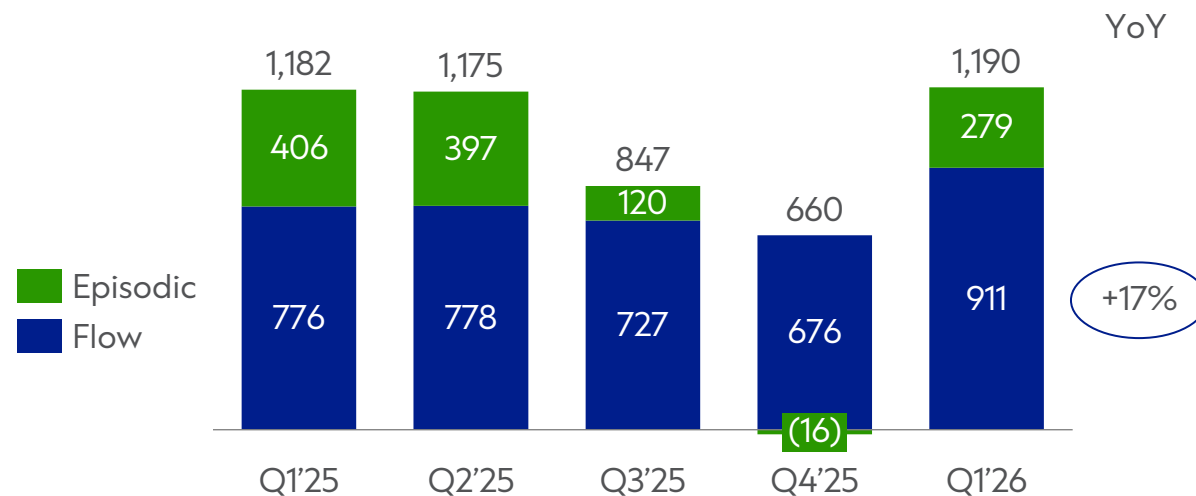


1. "Others" in CET1 include FVOCI, expected loss, employee share awards, other deductions and reserve movement, etc

CIB: Strong performance in Global Banking and Flow income

CIB (\$m)	Q1'25	Q1'26	YoY ccy B/(w)
Transaction Services	1,529	1,512	(2%)
Global Banking	546	663	19%
Global Markets	1,182	1,190	0%
Treasury & Other	60	187	n.m.
Operating income	3,317	3,552	6%
Operating expenses	(1,624)	(1,714)	(3%)
Pre-provision operating profit	1,693	1,838	9%
Credit impairment	(29)	(111)	n.m.
Other impairment	1	0	n.m.
Profit before tax	1,666	1,727	4%

Global Markets: flow and episodic income (\$m)



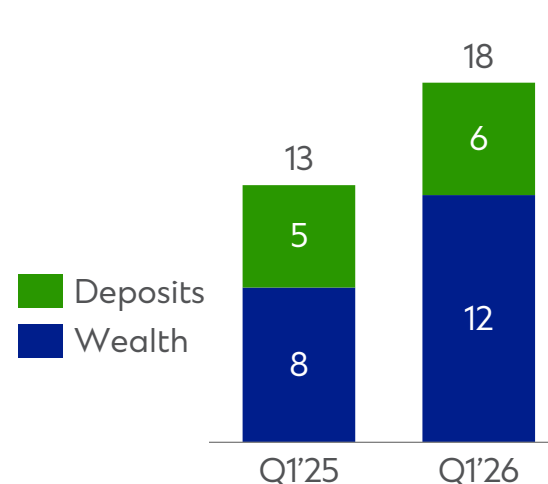
- Transaction Services down 2% YoY at ccy due to interest rates impact; increase in Securities Services offset by lower Trade, Payments & Liquidity income
- Global Banking up 19% YoY at ccy, reflecting strong growth in origination volumes and robust deal momentum
- Global Markets income broadly flat YoY at ccy
 - Record flow income up 17%, benefitting from continued investments in electronic platforms, as well as increased client activity; Episodic income down against a strong comparator in Q1'25
- Treasury & Other includes \$65m benefit from DVA in Q1'26

WRB: Strong delivery in Wealth Solutions supported by record NNM

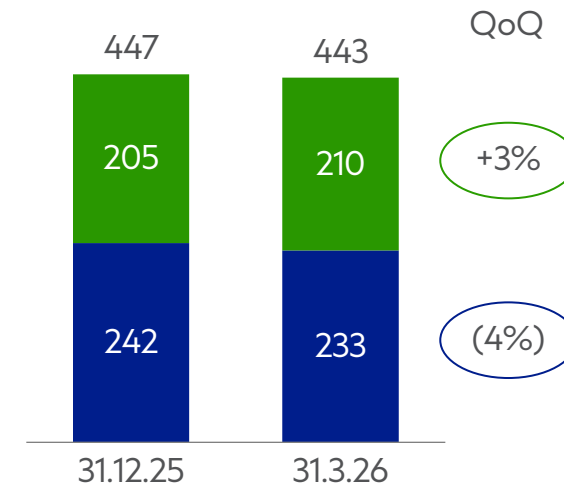
WRB (\$m)	Q1'25	Q1'26	YoY ccy B/(W)
Investment Products	560	778	37%
Bancassurance	218	265	20%
Wealth Solutions	778	1,043	32%
Deposits & Mortgages	1,022	1,017	(1%)
CCPL & Other Unsecured Lending	269	296	7%
Treasury & Other	71	100	32%
Operating income	2,140	2,456	13%
Operating expenses	(1,291)	(1,295)	2%
Pre-provision operating profit	849	1,161	36%
Credit impairment	(188)	(180)	6%
Other impairment	(11)	0	100%
Profit before tax	650	981	50%

Affluent clients NNM and AUM (\$bn)

Net new money (NNM)¹ YoY



Assets under management (AUM)



- Record Wealth Solutions income, up 32% YoY at ccy, driven by increased investment activity amid market volatility
- Deposits & Mortgages impacted by rates headwind; CCPL income up 7% benefitting from improved margins
- Record NNM of \$18bn delivered in Q1'26, with majority in wealth net new sales
 - NNM equivalent to 16% annualised growth² of AUM
- As a reminder, WRB now includes the Digital Banks (Mox and Trust)



1. NNM at YTD constant currency FX rates | 2. Q1'26 Affluent NNM annualised divided by opening AUM of \$447bn as of 31.12.25

In conclusion



Strong start to 2026, with good growth in Global Banking, and record Wealth Solutions income and net new money



Performance reflects continued success of our cross-border and affluent strategy



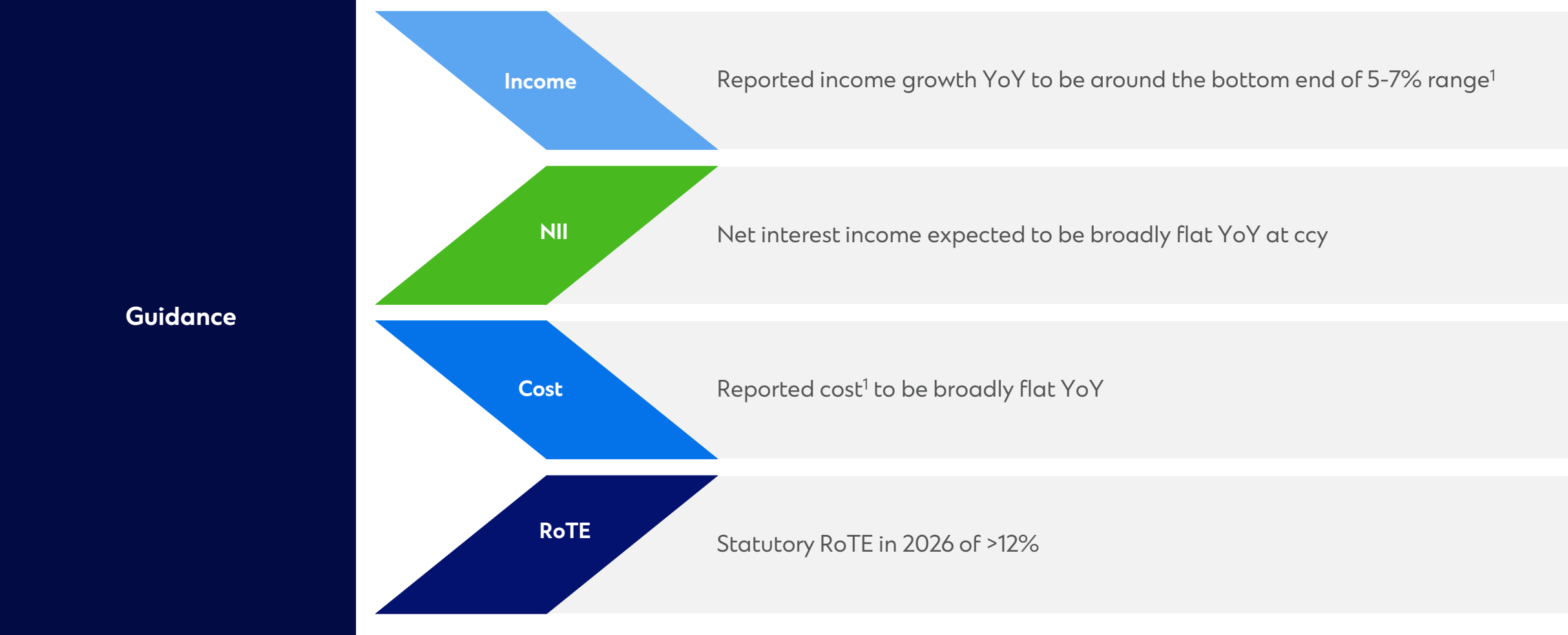
Remain vigilant on the external environment



Medium-term financial framework to be provided in May

Appendices

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

Tangible net asset value (TNAV) movements

	Tangible equity (\$m)	TNAV per share (cents)	Basic # of ordinary shares (m)
As of 31.12.25	38,868	1,730	2,247
Profit attributable to ordinary shareholders	1,900	85	
Dividends paid to:			
Ordinary shareholders	-	-	
Preference and other equity holders	(240)	(11)	
Share buyback ¹	(1,500)	(43)	(31)
FX	(271)	(12)	
Own credit adjustment	222	10	
Fair value movements through other comprehensive income	(90)	(4)	
Cashflow hedge reserve	(312)	(14)	
Movement in intangible assets	(37)	(2)	
Group's employee share schemes and share option expense net of tax	(249)	(11)	
Others	44	(8)	13
As of 31.3.26	38,335	1,720	2,229
TNAV per share QoQ		-10 cents	
TNAV per share YoY		+159 cents	



1. The full \$1.5bn share buyback announced has been deducted from tangible equity in the quarter. The 31m share count reduction reflects the shares bought during the quarter relating to the previous buyback and the ongoing buyback programme

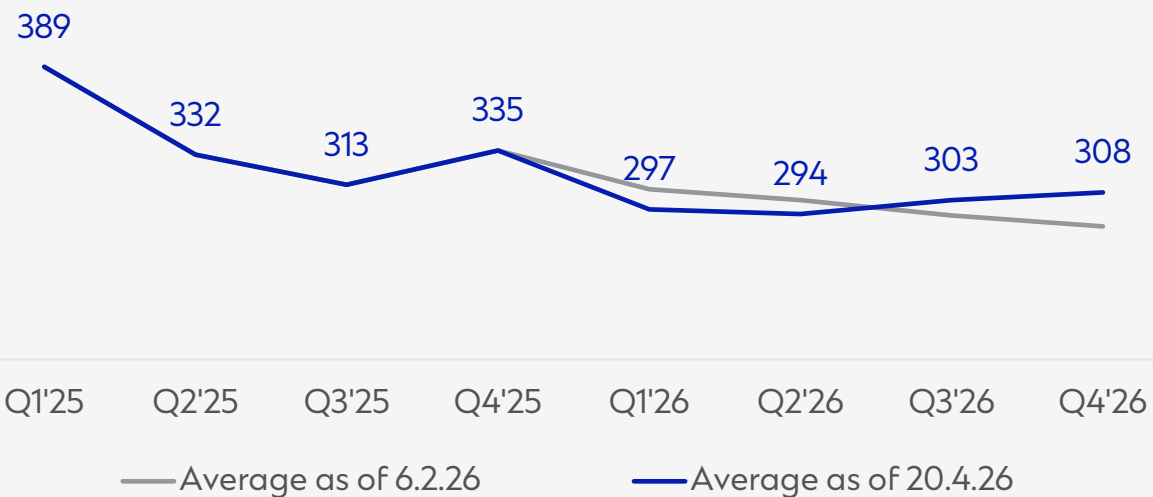
Product income

\$m	Q1'26	YoY B/(W)	YoY ccy B/(W)	FY'25	YoY B/(W)
Transaction Services	1,512	(17)	(2%)	6,011	(436)
Payments & Liquidity	1,037	(26)	(3%)	4,160	(455)
Securities & Prime Services	177	26	18%	648	37
Trade & Working Capital	298	(17)	(7%)	1,203	(18)
Global Banking	663	117	19%	2,229	283
Lending & Financial Solutions	511	61	11%	1,905	217
Capital Markets & Advisory	152	56	59%	324	66
Global Markets	1,190	8	0%	3,864	409
Wealth Solutions	1,043	265	32%	3,087	593
Investment Products	778	218	37%	2,348	517
Bancassurance	265	47	20%	739	76
Deposits & Mortgages	1,017	(5)	(1%)	4,134	(103)
CCPL & Other Unsecured Lending	296	27	7%	1,211	43
Treasury & Other	181	128	n.m.	406	610
Operating income	5,902		9%	20,942	



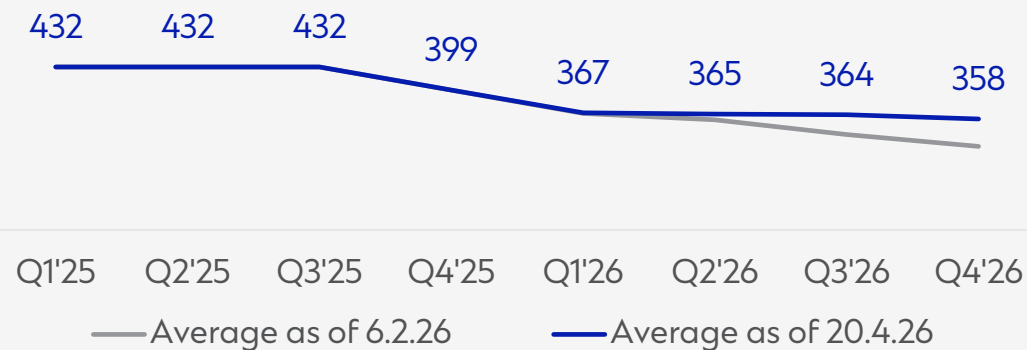
Interest rate assumptions

Currency-weighted average¹ (bps)

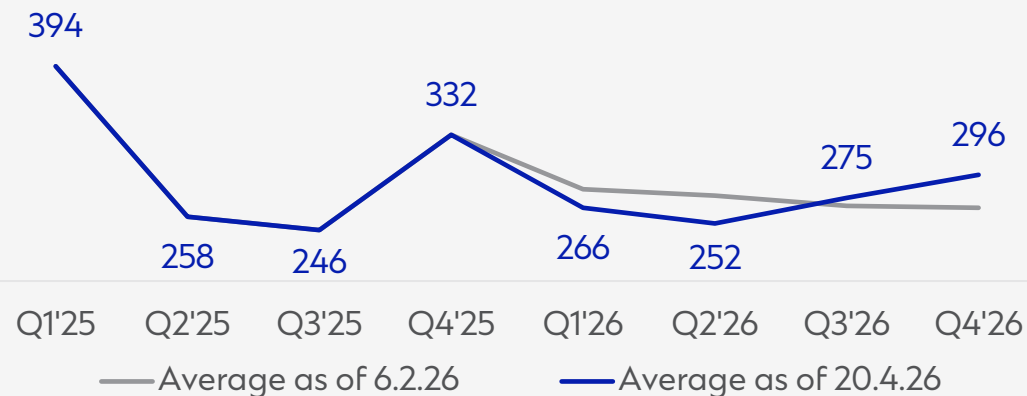


bps	6.2.26	Change	20.4.26	Change
FY'25	342		342	
FY'26	298	(44)	300	(42)

SOFR (bps)



3-Month HIBOR (bps)

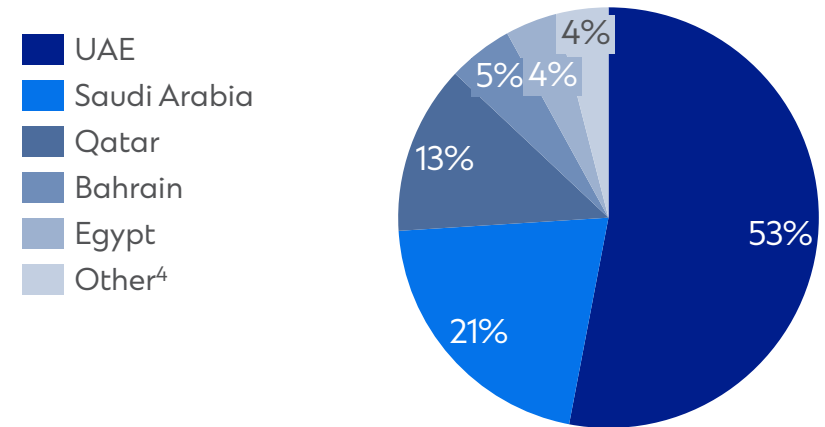


1. Average rate change implied by market forward rates across 10 currencies, weighted based on the Group's average proforma interest rate sensitivity to each currency over the quarter

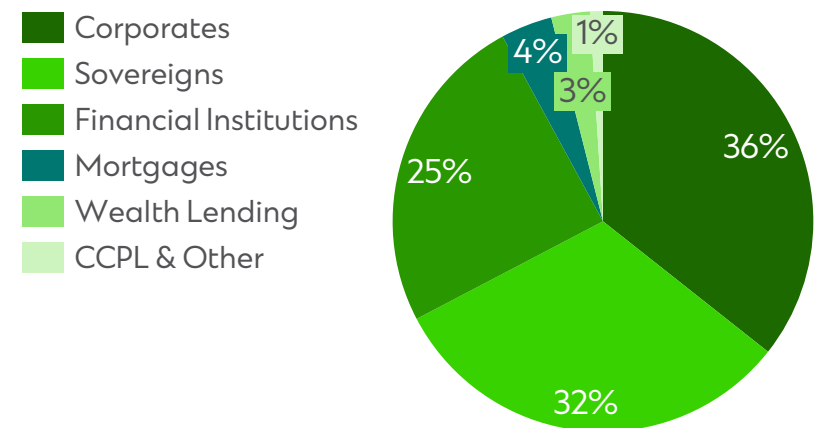
Middle East: 6% of exposures; so far resilient; monitoring impacts

- Middle East (ME) portfolio 6% of Group exposures¹
 - >90% in CIB, weighted to sovereign-linked corporates, sovereigns and FIs
 - >75% of CIB exposure is I/G: top tier clients, diverse by industry sector with a small portion to CRE and hospitality
 - <10% in WRB, of which 85% in UAE; ~85% of ME exposure is secured mortgages and wealth lending
 - Very limited Group wealth lending collateral within ME
- ~\$0.2bn of impairment taken in relation to ME conflict and potential 2nd order effects:
 - New ME downside scenario & changing probability weightings drive increased PMA
 - Petrochemical sector overlay, including a few clients moving to Early Alerts³
 - Overlay for potential sovereign downgrades, but portfolio is being actively managed
 - Some energy and shipping clients moving to Early Alerts³
- Sustained Middle East Conflict (SMEC) downside scenario reflects:
 - Sustained disruptions in energy supply driving higher inflation and interest rates
 - Open economies beyond Gulf face dual shock of surging energy costs & weak demand
 - Oil price peaks at ~\$135/barrel and remains elevated for 2 years
- Potential for further effects are being closely monitored

Middle East exposures by market^{1,2}



Middle East exposures by segment¹

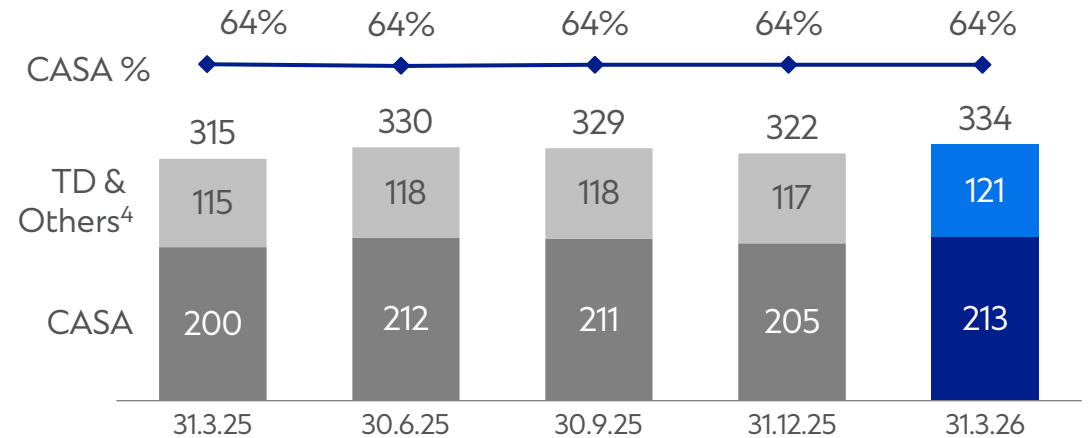


1. Total Group exposures of ~\$670bn at 31.3.26, which includes CIB Net Nominal (including Treasury) and WRB (End-period net receivables) | 2. Market split based on where the ultimate parent entity and credit responsibility lies. | 3. Includes Non-Purely Precautionary (NPP) | 4. Other Middle East markets include Oman, Iraq and Jordan.

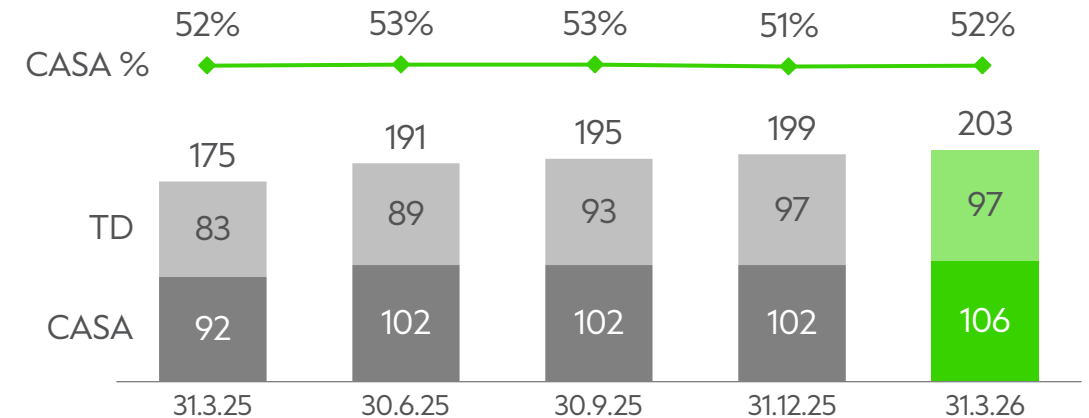
Deposit mix stable with passthrough rates managed assertively

- CASA/TD mix for both CIB and WRB have been broadly stable QoQ
 - Increase in CIB deposits driven by the expected reversal of outflows in Q4
 - WRB deposits up on continued growth in Affluent NNM
- Continued focus on gathering high-quality deposits
- PTRs are being assertively managed with good pricing discipline
 - CIB PTR¹ remain above expected levels and WRB PTR² within expected range
 - Every 1% PTR shift has a ~\$30m annualised impact on NII

Transaction Services CASA% of CIB deposits³ (\$bn)



Top 4 markets^{5,6} CASA% of WRB deposits (\$bn)

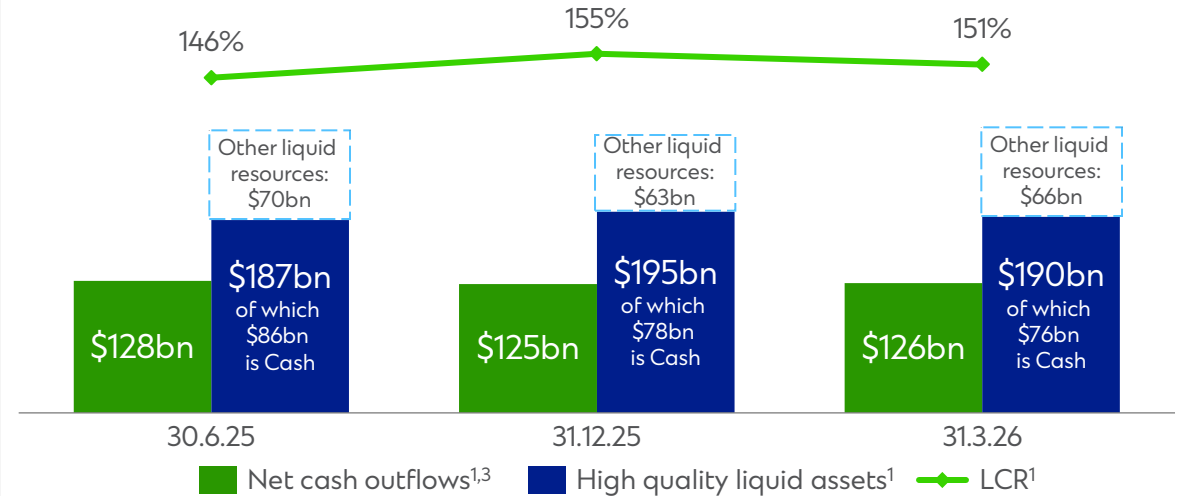


1. CIB Transaction Services (USD) passthroughs and CASA balances excludes Securities Services and only reflect Payments and Liquidity Services | 2. WRB CASA passthroughs only includes top 3 markets: Hong Kong, Singapore and Korea. Taiwan has been excluded as rate cuts are not expected in 2026 | 3. Includes deposits from Financial Institutions | 4. Includes Securities Services deposits, structured deposits and structured notes | 5. Top 4 markets contribute ~80% of total WRB CASA and TDs: Hong Kong, Singapore, Korea and Taiwan | 6. WRB deposits have been restated with the inclusion of Mox and Trust deposits

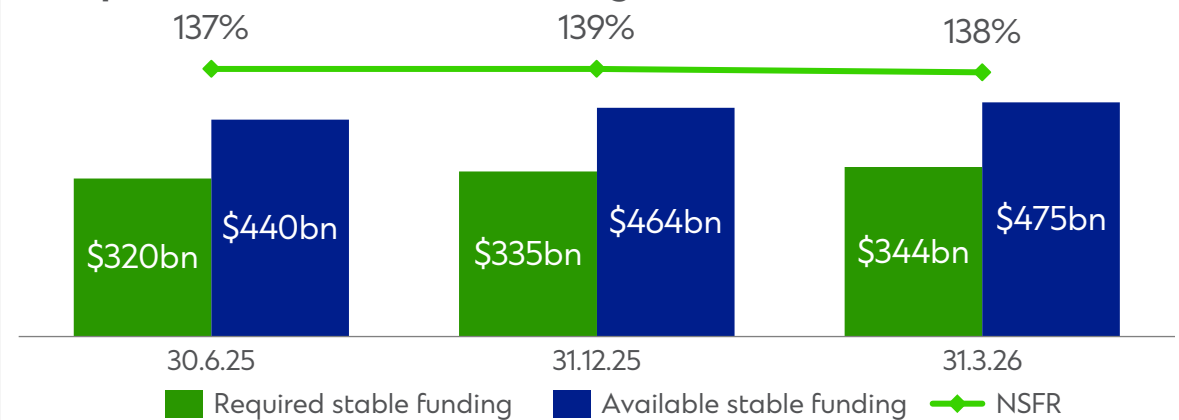
High levels of liquid resources and stable funding

- 151%¹ LCR down 4%pts QoQ due to lower HQLA with the deployment of surplus into commercial assets
- Comfortable to run LCR efficiently without relying on seasonal flows; optimising funding costs while remaining highly liquid
- Group total liquidity pool of \$256bn not fully reflected in LCR
 - \$190bn HQLA: 98% in Level 1 assets
 - \$66bn of other additional liquid resources:
 - \$43bn country surplus HQLA and liquidity reserves
 - \$12bn <1-month investments
 - \$11bn local statutory reserves
- 138% NSFR² stable 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

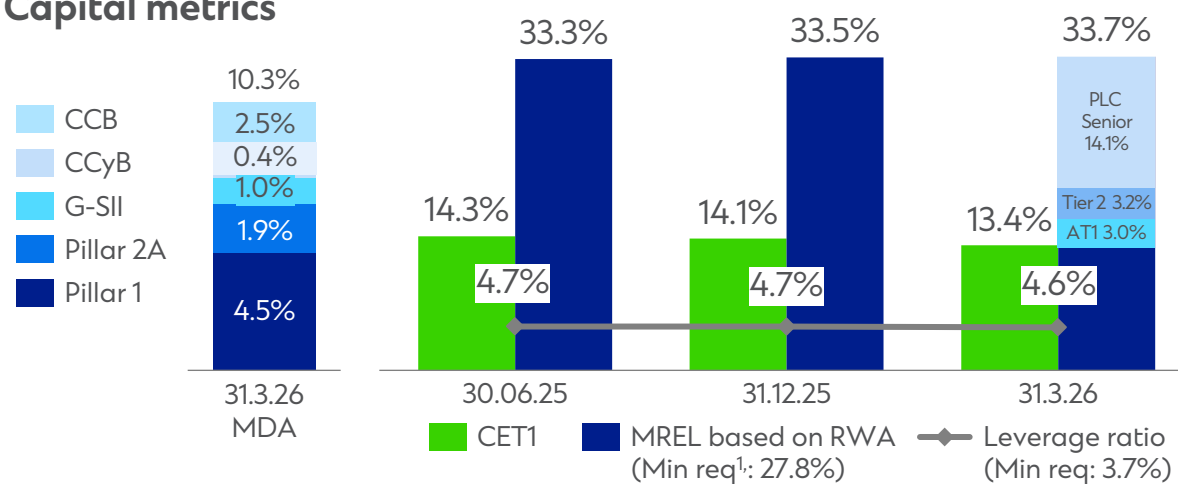


1. Point in time | 2. Average of four preceding quarters | 3. Expected net cash outflows under stressed conditions over the following 30 days

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

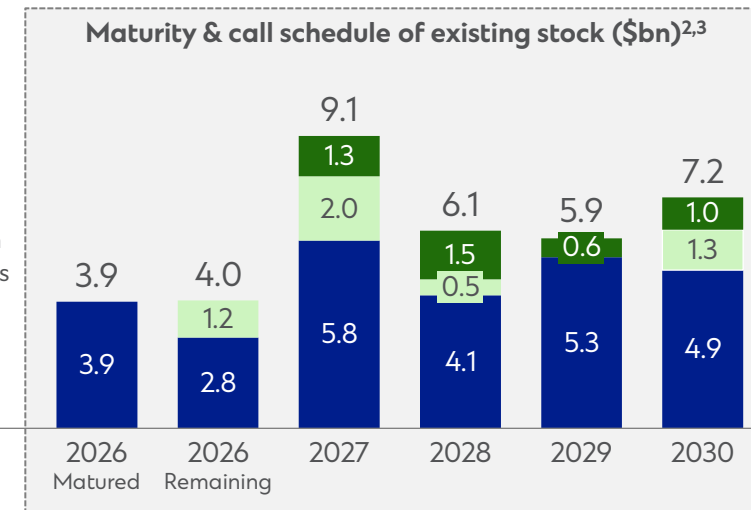
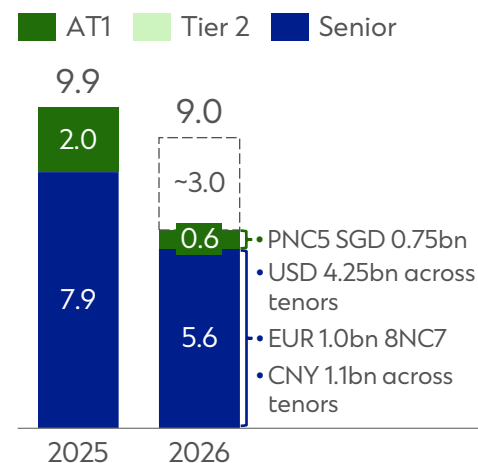
- Minimum CET1 requirement remains at 10.3%
- CET1 capacity to support both growth and shareholder distributions
- Leverage ratio of 4.6%, well above the 3.7% minimum requirement
- MREL of 33.7% meets requirements with a buffer of ~600bps

Capital metrics



- 2026 MREL issuance plan of around \$9bn
 - Issued ~\$6.2bn YTD'26, comprising \$5.6bn Holdco Senior & \$0.6bn AT1
 - ~\$3bn of issuance to complete 2026 plan with potential for prefunding
- Forecast issuance volumes dependent on balance sheet momentum
- SCB (Opco) issuance supports funding diversity & duration extension
 - \$4-6bn of MTNs including New York & Australian branch issuance
- SCB Singapore's \$5bn covered bond programme provides further diversity

MREL issuance (\$bn)²



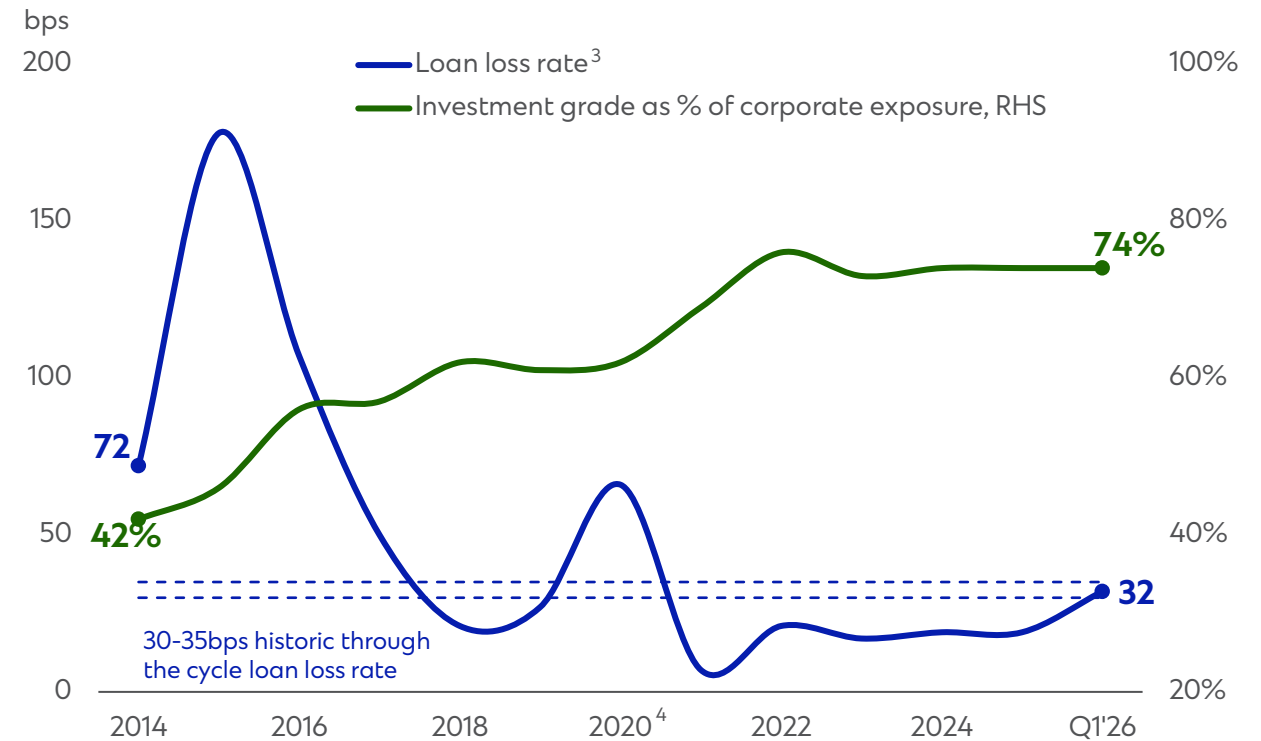
1. The current MREL requirement is higher of 2 x (Pillar 1 + 2A), 18% of Total RWA, 6.75% of leverage exposures or 2 x leverage ratio requirement. As at 31.3.26, the binding MREL requirement was 6.75% of leverage exposure | 2. Standard Chartered PLC's stock calculated using nominal amount converted at 31.3.26 FX rates. Includes securities issued and called to date in 2Q'26 | 3. Modelled on earlier of call date or maturity date for illustrative purposes only



Stronger risk foundations supporting resilient performance

- Increase in Q1'26 loan loss rate driven by ~\$0.2bn of impairment taken in relation to ME conflict and potential 2nd order effects
- Key portfolio indicators improved since FY'14 reflecting:
 - Portfolio diversity, lower concentrations, proactive management
 - CIB focus on top-tier clients, WRB focus on Affluent & lower CCPL
- Private credit exposures below \$5.0bn, of which \$3.7bn is on-balance sheet, <1% of total Group exposure
 - Subject to same stringent underwriting standards as any other credit
 - Regular portfolio reviews with no material issues observed
- HK CRE exposures \$1.5bn, flat QoQ
 - 88% secured¹ with average LTV¹ ~50%
 - 94% performing², no change to stage 3 exposures QoQ
 - \$45m overlay, down \$2m QoQ due to repayments and upgrades

Risk performance



	FY'14 (IAS 39)	Q1'26 (IFRS 9)
Loan-to-value of mortgage portfolio	49%	47%
Affluent income ⁵ % of WRB	44%	70%



1. Based on February 2026 data | 2. Only includes loans to customers | 3. 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 | 4. Loan loss rate includes management overlay, mostly arising from COVID-19, contributing 11bps in FY'20 | 5. Affluent income is that generated from Private Banking, Priority and Premium clients WRB. FY'14 affluent segment contribution to Retail Banking income is based on client income

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
CG	Credit grade. Credit grades are indicators of likelihood of default. Credit grades 1 to 12 are assigned to performing customers, while credit grades 13 and 14 are assigned to non-performing or defaulted customers
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) A borrower's account which exhibits risks or potential weaknesses of a material nature requiring closer monitoring, supervision, or attention by management. If the symptoms present an imminent credit concern, an account will be considered for classification as non-purely precautionary
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
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	Credit Impairment Profit & Loss on Loans & Advances to Banks & Customers over Average Loans and Advances to Banks and Customers
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
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
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
Ventures	SC Ventures + Mox + Trust
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 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.

