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Q3 2025
Results Presentation

30 October 2025

Q3'25 key highlights

Underlying profit before tax up 9% YoY at ccy, driven by 5% growth in operating income

Record quarter in Wealth Solutions with income up 27% YoY at ccy, buoyed by strong performance in Investment Products

Global Banking income up 23% YoY at ccy, supported by strong origination and distribution volumes

Upgrading 2025 income growth guidance to be towards the upper end of the 5-7% range[1]

Now expect to deliver underlying RoTE of around 13% in 2025, exceeding previous guidance and accelerating delivery by a year

1. At constant currency and excluding notable items relating to Ghana hyperinflation and revaluation of FX positions in Egypt

Q3'25 performance overview

$m	Q3'24	Q3'25	YoY ccy B/(W)
Net interest income (NII)	2,769	2,737	(1%)
Non-NII	2,135	2,410	12%
Operating income	**4,904**	**5,147**	**5%**
Operating expenses	(2,840)	(2,953)	(4%)
Pre-provision operating profit	**2,064**	**2,194**	**5%**
Credit impairment	(178)	(195)	(10%)
Other impairment	(92)	(20)	78%
Profit from associates and joint ventures	13	6	(54%)
Underlying profit before tax	**1,807**	**1,985**	**9%**
FFG	11	(138)	n.m.
Restructuring	(102)	(54)	51%
DVA and Other items	6	(27)	n.m.
Reported profit before tax	**1,722**	**1,766**	**2%**

Q3'25 key stats

Underlying RoTE
13.4%
up 260bps YoY

Income-to-cost jaws[1]
1%
positive

CET1 ratio
14.2%
down 18bps QoQ

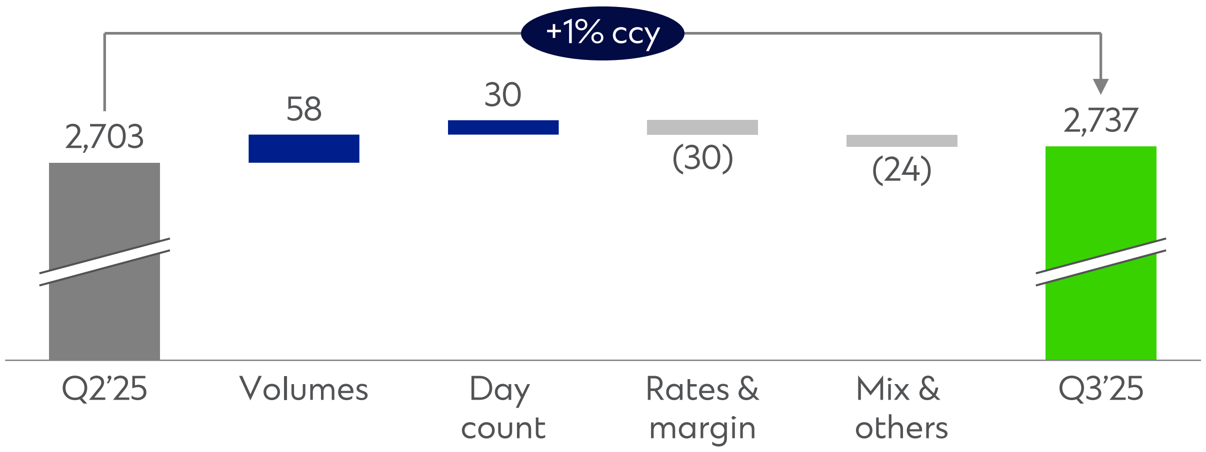
TNAV per share
1,684 cents
up 4 cents QoQ

- Income up 5% YoY at ccy, driven by strong performance in Wealth Solutions and Global Banking
- Expenses well-controlled, down 3% QoQ at ccy; up 4% YoY driven by targeted business investments
- CET1 down 18bps QoQ; up 32bps excluding impact of share buyback
- TNAV per share of 1,684 cents up 4 cents QoQ; up 175 cents YoY

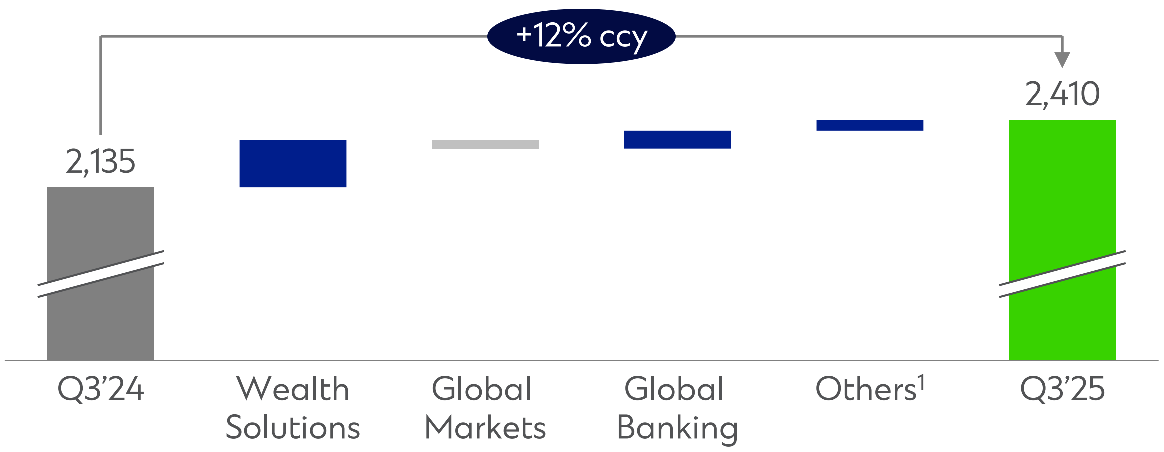
1. Excluding notable items relating to Ghana hyperinflation and revaluation of FX positions in Egypt: $12m in Q3'24 and ($10m) in Q3'25

NII slightly up in the quarter; non-NII continued to drive strong growth

NII QoQ ($m)



Non-NII YoY ($m)

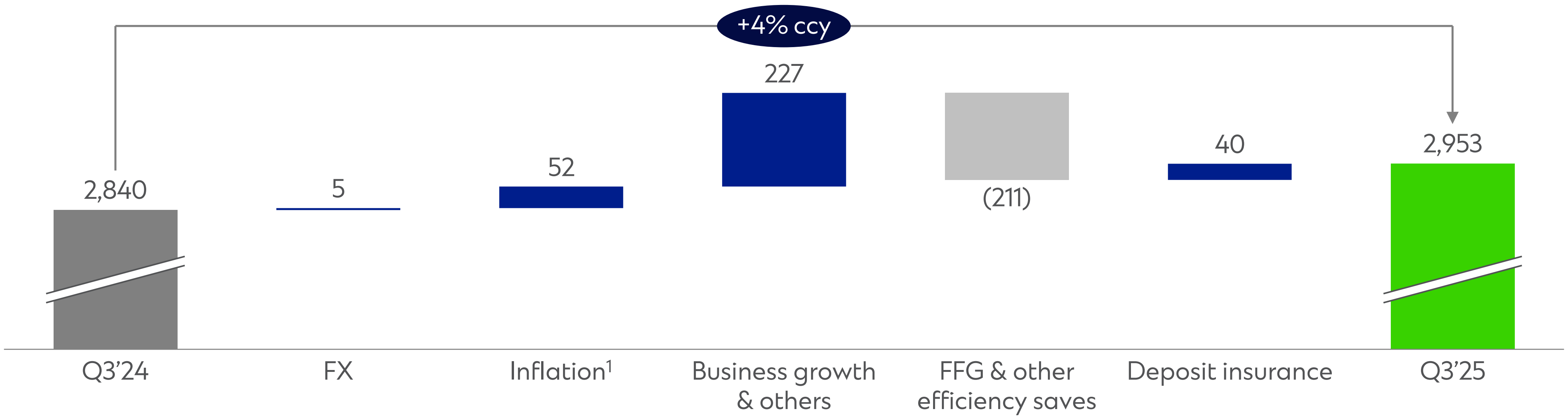


- NII down 1% YoY at ccy; up 1% QoQ
  - Increase in average interest-earning assets from deposit volume growth, and additional $30m from higher day count in Q3
  - Partly offset by a decline in rates and margins due to lower benchmark rate curves
- Passthrough rates continued to be managed tightly in the quarter; remained above the medium-term expectations in CIB
- FY'25 NII still expected to be down low single-digit percentage YoY
- Average forward curves imply a 55bps[2] reduction in rates in FY'26 vs FY'25
- Engines of non-NII continued to deliver strong growth, with Q3 up 12% YoY

1. Others include non-NII from products not itemised i.e. Transaction Services, CCPL & Other Unsecured Lending, Deposits & Mortgages, Ventures, Treasury & Other | 2. See page 17

Expenses remained well-controlled

Operating expenses YoY ($m)



- Q3 expenses down 3% QoQ at ccy; up 4% YoY driven by targeted business growth in CIB and Affluent in WRB
- 2026 expenses target remains below $12.3bn at ccy[2]
- ~$0.6bn of FFG run-rate savings achieved to date; continue to expect ~85% run-rate savings by end of 2026
- $138m FFG restructuring booked in Q3; $454m since inception

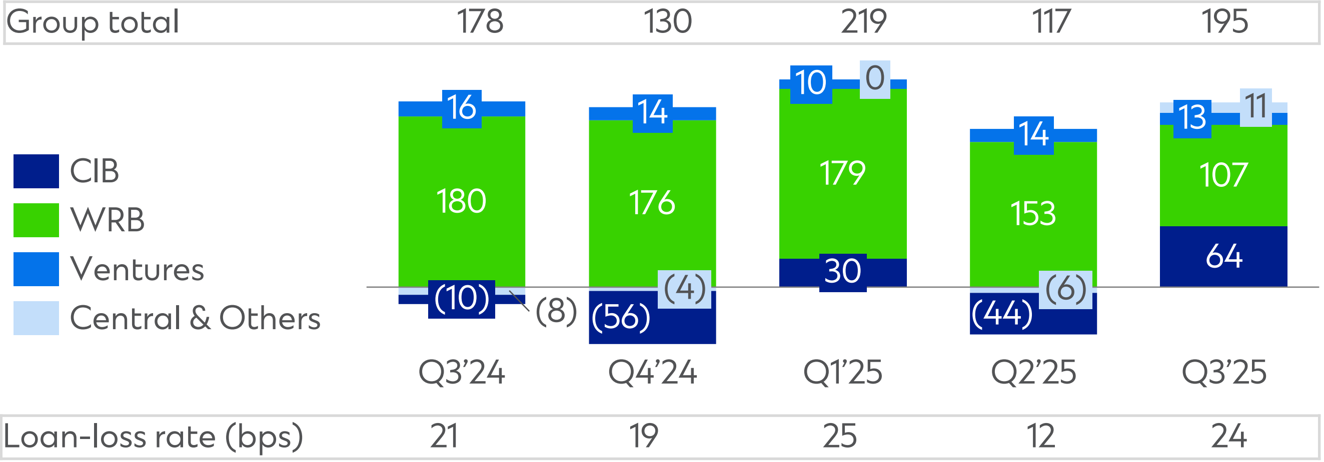
1. Inflation is based upon yearly average CPI rates for our individual presence markets, based on SC Research applied to the cost base in our footprint | 2. Running at ~$12.4bn at current FX forward rates

Credit impairment remained modest

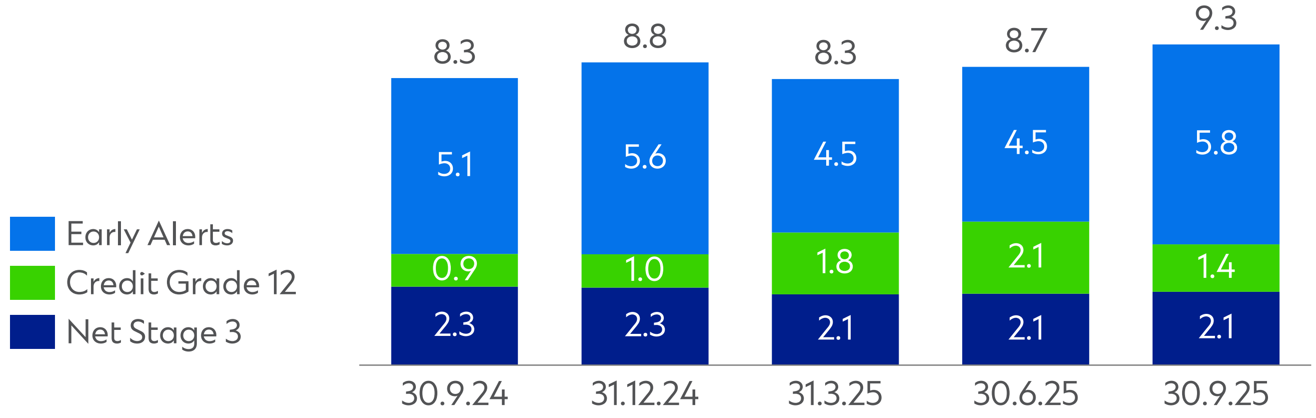
- WRB down QoQ mainly due to reduced exposure in unsecured portfolios
- Q3'25 CIB impairment includes $25m increased overlay for Hong Kong CRE exposures
- Loan-loss rate of 24bps in the quarter; expect to normalise towards the historical 30-35bps through-the-cycle

- High-risk assets[1] up ~$0.7bn QoQ from sovereign-related exposures
  - Early alerts up $1.3bn largely due to a sovereign downgrade
  - CG12 down $0.7bn from sovereign credit grade upgrade
  - Net Stage 3 broadly flat

Credit impairment ($m)



Credit quality ($bn)

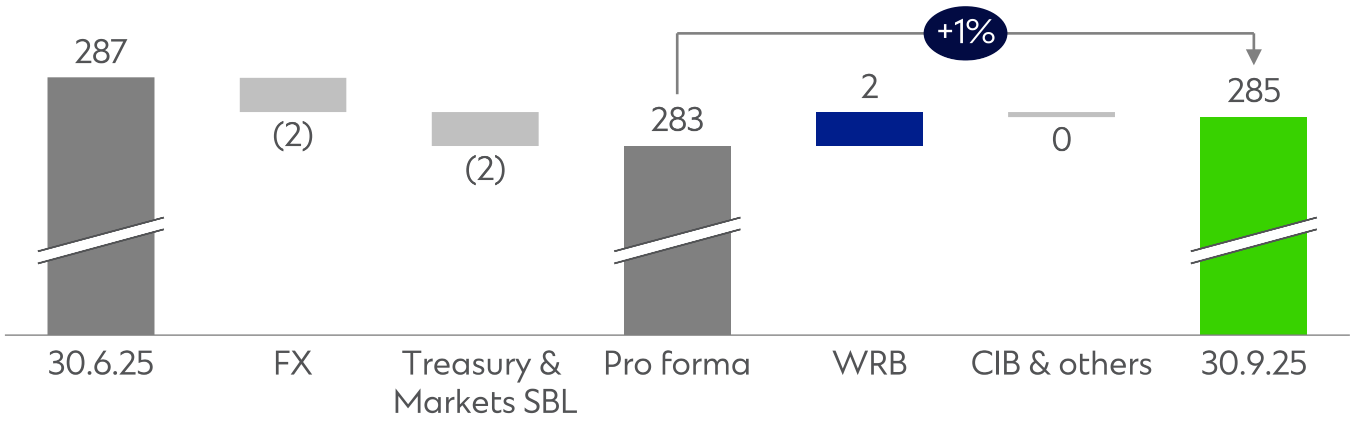


1. High risk assets include exposures classified in Early Alerts Non-Purely Precautionary (NPP), Credit Grade 12 (CG12) and Net Stage 3

Low single-digit growth in underlying customer loans and deposits

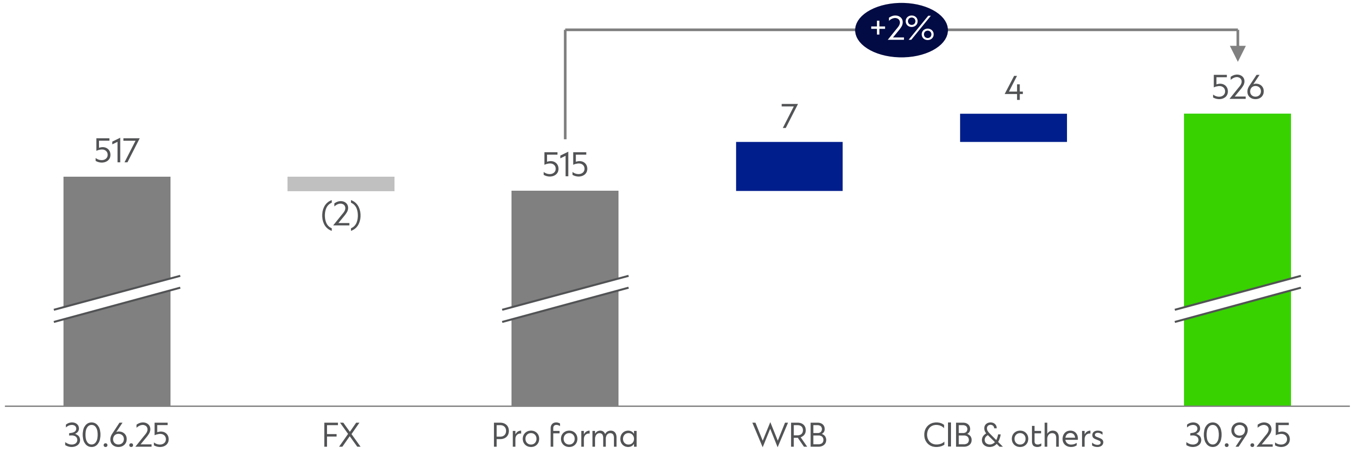
- Underlying L&A up 1% QoQ, mainly from WRB wealth lending and mortgages
- Underlying L&A up 4% since 31.12.24, driven by Global Banking in CIB, as well as wealth lending and mortgages in WRB
- Continue guiding to low single-digit percentage growth in underlying L&A to customers for FY'25

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



- Underlying customer deposits up 2% QoQ, with increase mainly from WRB term deposits and CASA
- CIB & others mainly driven by Transaction Services CASA and Treasury

Customer deposits[2] ($bn)



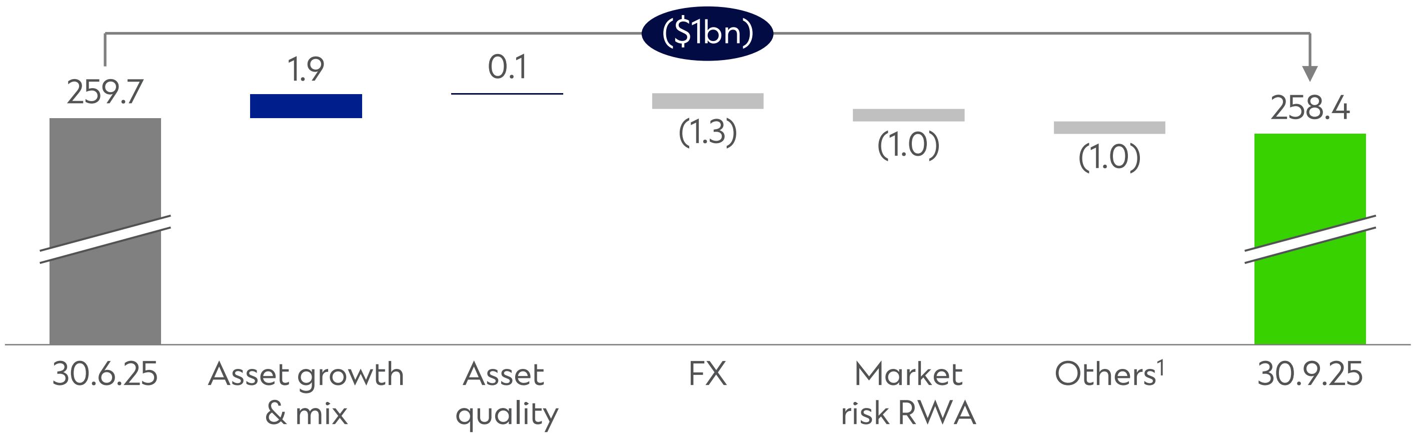
1. L&A to customers at amortised cost and excludes fair value through profit and loss | 2. Customer deposits at amortised cost, and excludes fair value through profit and loss, and repurchase agreements

RWA down in the quarter; capital generation remains strong

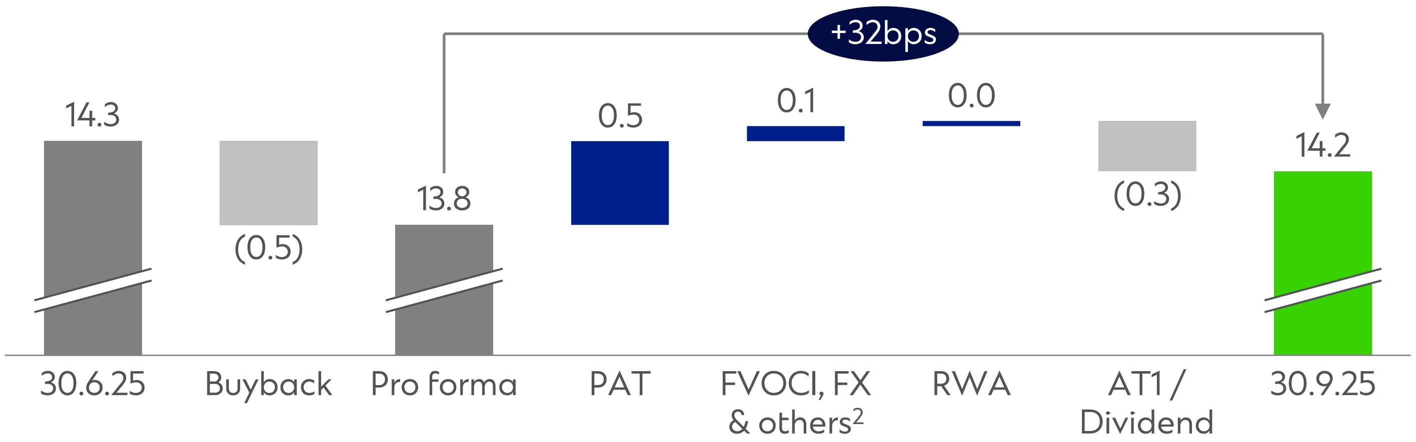
- RWA down 1% QoQ
  - Increase in asset growth and mix offset by reductions from market risk RWA and optimisation activities
  - $1bn reduction from FX as USD appreciated against key currencies
- RWA up around 5% since 31.12.24; up 3% excluding $4bn FX increase YTD
- Operational RWA increase now expected to be taken in Q4'25 rather than Q1'26

- CET1 ratio down 18bps QoQ; up 32bps excluding the ~50bps impact of share buyback
- Part way through the $1.3bn share buyback announced in Jul'25

Risk-weighted assets ($bn)



CET1 ratio (%)

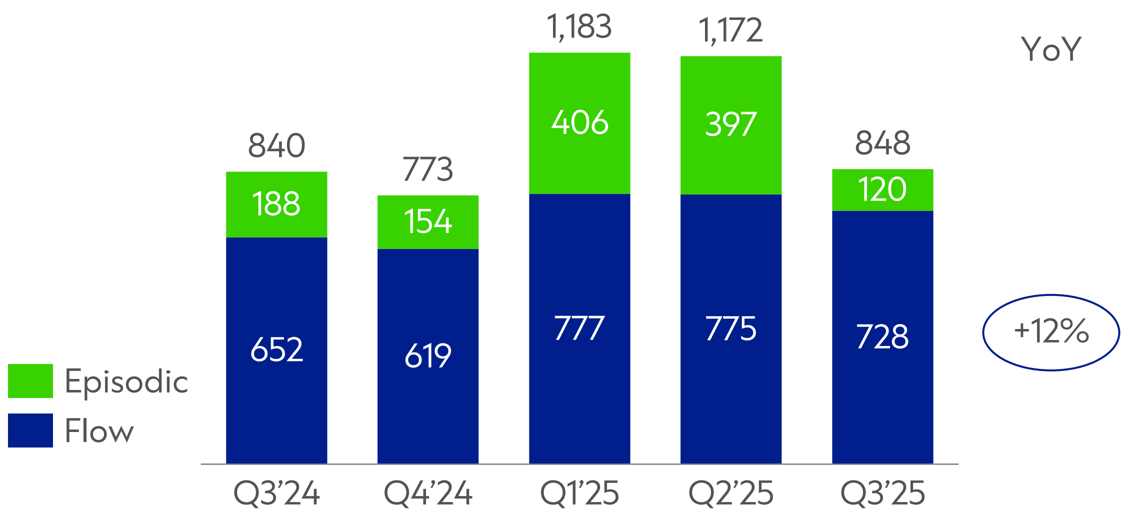


1. "Others" in RWA include optimisation, derivatives, and model & methodology changes. | 2. "Others" in CET1 include Expected Loss, other deductions and reserve movement

CIB saw a strong quarter in Global Banking and flow income

CIB ($m)	Q3'24	Q3'25	YoY ccy B/(W)
Transaction Services	1,572	1,488	(6%)
Global Markets	840	848	1%
Global Banking	475	588	23%
Treasury & Other	23	46	96%
Operating income	**2,910**	**2,970**	**2%**
Operating expenses	(1,512)	(1,583)	(4%)
Pre-provision operating profit	**1,398**	**1,387**	**(1%)**
Credit impairment	10	(64)	n.m.
Other impairment	(49)	(4)	92%
Underlying profit before tax	**1,359**	**1,319**	**(3%)**

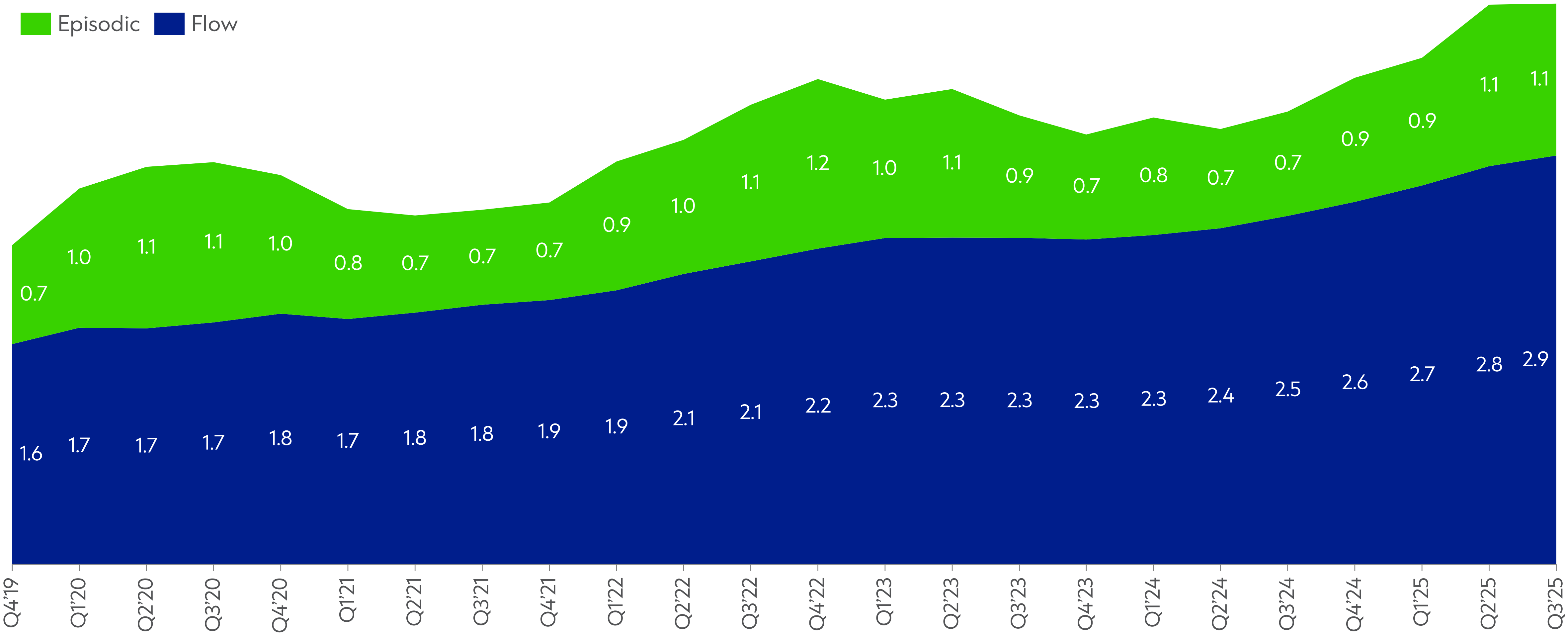
Global Markets: flow and episodic income ($m)



- Record Global Banking income in Q3, up 23% YoY at ccy, driven by strong origination and distribution volumes, as well as increased capital markets activity
- Transaction Services down 6% YoY at ccy, driven by reduced Payments and Liquidity income from lower rates
  - Passthrough rates managed tightly; currently above expectations
- Global Markets up 1% YoY; flow income up 12% YoY with continued client flow momentum, while episodic income was subdued

Consistent flow income growth; episodic income range-bound

Global Markets: Flow and episodic last 12-month rolling income[1] ($bn)

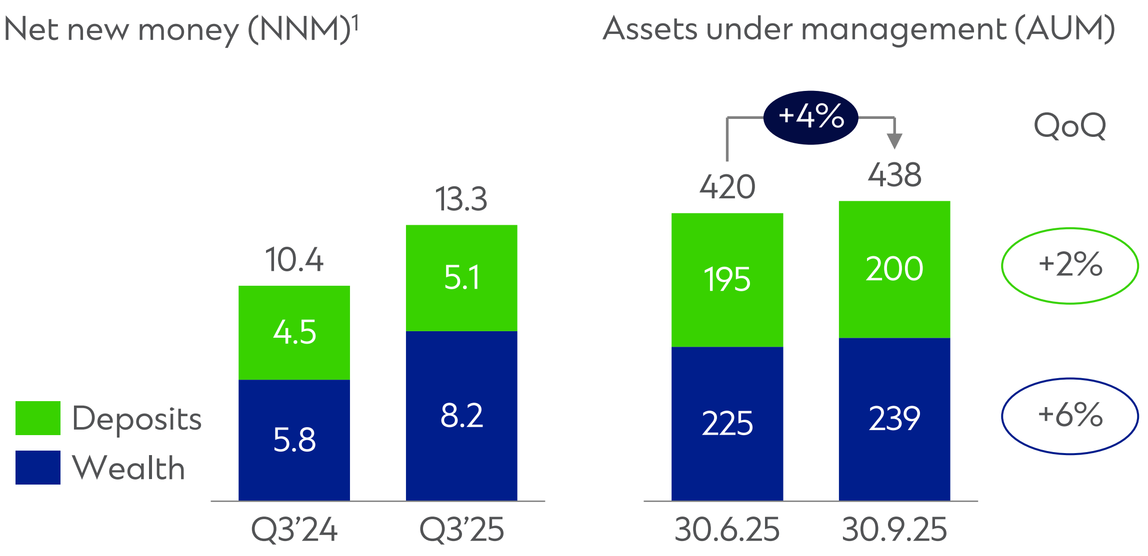


1. Numbers represent flow and episodic income summed over the preceding 4 quarters

WRB performance bolstered by strong Wealth Solutions

WRB ($m)	Q3'24	Q3'25	YoY ccy B/(W)
Investment Products	507	691	35%
Bancassurance	187	199	5%
Wealth Solutions	694	890	27%
Deposits & Mortgages	1,051	1,034	(1%)
CCPL & Other Unsecured Lending	281	277	(2%)
Treasury & Other	70	51	(29%)
Operating income	**2,096**	**2,252**	**7%**
Operating expenses	(1,168)	(1,212)	(5%)
Pre-provision operating profit	**928**	**1,040**	**10%**
Credit impairment	(180)	(107)	41%
Other impairment	(11)	(3)	67%
Underlying profit before tax	**737**	**930**	**23%**

Affluent clients – key indicators ($bn)



- Record income in Wealth Solutions, driven by structured products and managed investments
- Strong NNM inflows of $13bn, with a higher mix of wealth sales in Q3
  - YTD NNM of ~$42bn, equivalent to 15% growth[2] of AUM
- AUM up 4% QoQ at $438bn, with our Signature CIO Funds AUM hitting ~$3bn three years post launch
- 67k new-to-bank affluent clients onboarded in Q3; ~200k onboarded YTD

1. NNM at YTD constant currency FX rates | 2. YTD annualised affluent NNM divided by AUM of $367bn as of 31.12.24

In conclusion

Our engines of growth continued to deliver consistently

FY'25 income growth now expected to be towards the upper end of the 5-7% range[1]

Expect to achieve ~13% underlying RoTE in 2025, reaching our target a year early

Updated 2026 RoTE guidance to be provided in Feb'26; medium-term financial expectations to be provided in May'26

1. At constant currency and excluding notable items relating to Ghana hyperinflation and revaluation of FX positions in Egypt

Appendices

2025 and 2026 guidance

	2025 guidance	2026 guidance
Income	• 2025 growth now expected to be towards the upper end of 5-7% range[1] • On current 2025 forward FX rates[3] and excluding $295m notable items, the 2024 base is ~$19.3bn	• 5-7% CAGR in 2023-2026[2], tracking towards upper end of the range • On current 2026 forward FX rates[3], the 2023 base is ~$17.4bn • 2023 did not include deposit insurance reclassification which is expected to be ~$0.2bn in 2026
Expenses	• Positive income-to-cost jaws excluding notable items[1] • On current 2025 forward FX rates[3], immaterial impact vs 2024	• Positive income-to-cost jaws in each year excluding notable items[1] • Expenses to be below $12.3bn[4] • On current 2026 forward FX rates[3], this represents ~$12.4bn
Cost of risk	• Continue to expect loan-loss rate to normalise towards the historical through-the-cycle 30-35bps range	
Assets and RWA	• Low single-digit percentage growth in underlying L&A to customers and RWA • Basel 3.1 day-1 RWA impact expected to be close to neutral	
Capital	• Continue to operate dynamically within the full 13-14% CET1 ratio target range • Plan to return at least $8bn to shareholders (2024-2026) • Continue to increase full-year dividend per share over time	
RoTE	• RoTE now expected to be around 13% in 2025 and to progress thereafter	

1. At constant currency and excluding notable items relating to Ghana hyperinflation and revaluation of FX positions in Egypt | 2. At constant currency and excluding deposit insurance reclassification of ~$0.2bn | 3. Using forward FX rates as of 21 October 2025 | 4. At constant currency, including deposit insurance reclassification and UK bank levy

TNAV movement

	Tangible equity ($m)	TNAV per share (cents)	Basic # of ordinary shares[2] (m)
As of 30.6.25	**39,145**	**1,680**	**2,330**
Profit attributable to ordinary shareholders	1,300	56	
Movement in intangible assets	(54)	(2)	
Dividends paid to:			
Ordinary shareholders	(284)	(12)	
Other equity holders	(272)	(12)	
Share buyback[1]	(1,300)	(28)	(38)
FX	27	1	
Own credit adjustment	(83)	(4)	
Fair value movements through Other Comprehensive Income	135	6	
Cashflow hedge reserve	(17)	(1)	
Others	14	0	1
As of 30.9.25	**38,611**	**1,684**	**2,293**
TNAV per share QoQ		+4 cents	
TNAV per share YoY		+175 cents	

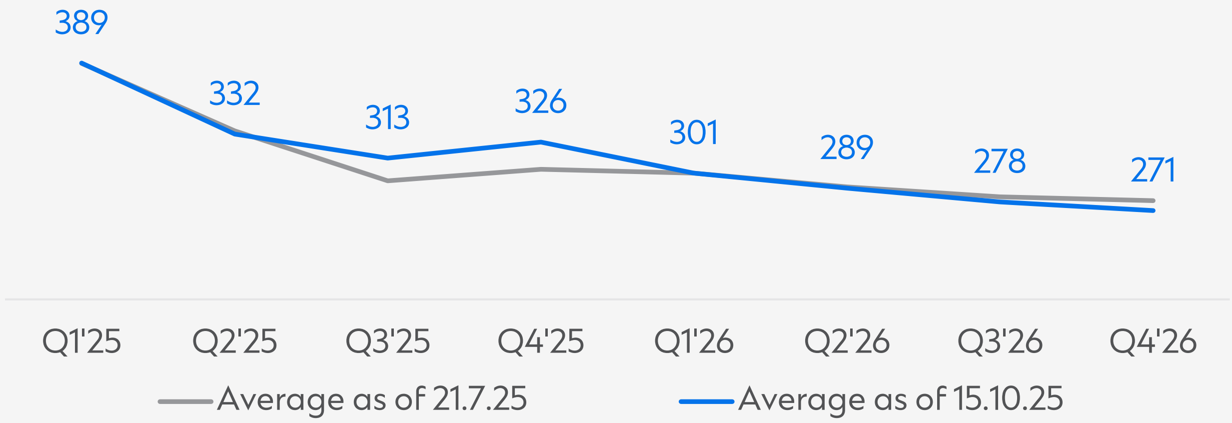
1. Full $1.3bn share buyback reduction from tangible equity, whilst reduction in the number of basic ordinary shares reflects buyback completion of ~31% as of 30.9.25 | 2. Share count used for TNAV calculation excludes shares held in employee benefit trust

Product income

$m	Q3'25	YoY B/(W)	YoY ccy B/(W)		9M'25	YoY B/(W)	YoY ccy B/(W)
Transaction Services	**1,488**	(84)	**(6%)**		**4,484**	(284)	**(6%)**
Payments & Liquidity	1,016	(96)	(9%)		3,090	(322)	(9%)
Securities & Prime Services	166	10	7%		475	25	6%
Trade & Working Capital	306	2	-		919	13	2%
Global Banking	**588**	113	**23%**		**1,684**	249	**17%**
Lending & Financial Solutions	496	89	21%		1,424	181	15%
Capital Markets & Advisory	92	24	33%		260	68	35%
Global Markets	**848**	8	**1%**		**3,203**	526	**20%**
Macro Trading	678	(5)	(1%)		2,617	419	19%
Credit Trading	206	32	18%		615	109	22%
Valuation & Other Adj.	(36)	(19)	(100%)		(29)	(2)	(7%)
Wealth Solutions	**890**	196	**27%**		**2,409**	481	**25%**
Investment Products	691	184	35%		1,794	419	30%
Bancassurance	199	12	5%		615	62	12%
Deposits & Mortgages	**1,034**	(17)	**(1%)**		**3,030**	(82)	**(2%)**
CCPL & Other Unsecured Lending	**277**	(4)	**(2%)**		**816**	5	**1%**
Ventures	39	(4)	**(14%)**		359	236	**191%**
Digital Banks	49	10	20%		137	36	35%
SCV	(10)	(14)	n.m.		222	200	n.m.
Treasury & Other	**(17)**	35	**69%**		**61**	53	**n.m.**
Operating income	**5,147**		**5%**		**16,046**		**8%**

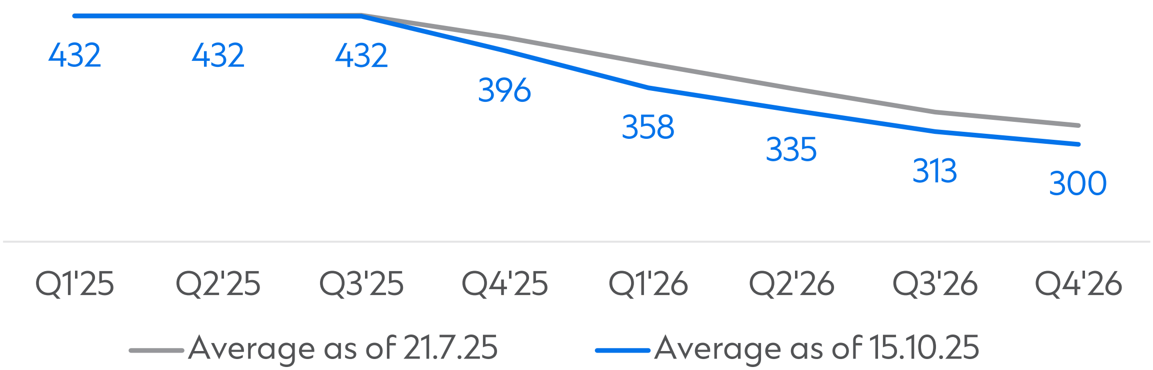
Interest rate assumptions

Currency-weighted average[1] (bps)

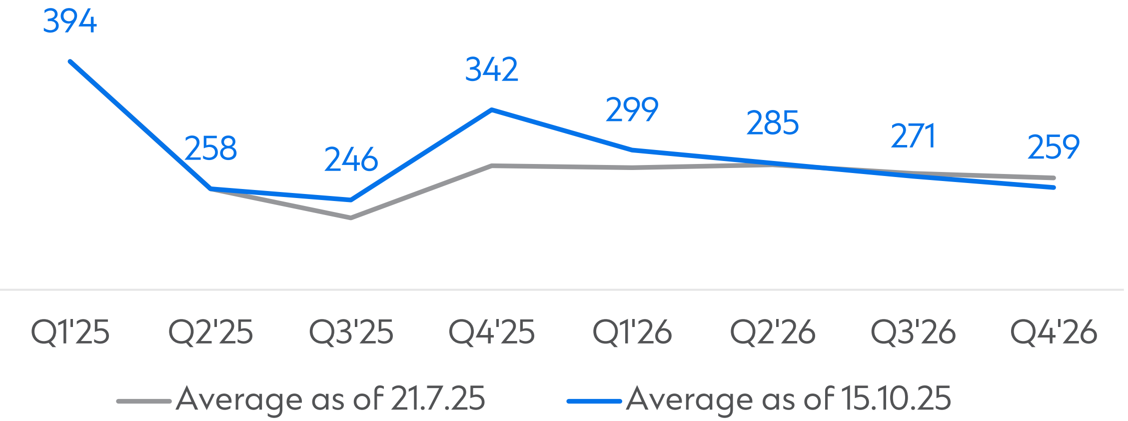


	21.7.25	Change	15.10.25	Change
FY'24	441		441	
FY'25	331	(110)	340	(101)
FY'26	287	(44)	285	(55)

USD – SOFR (bps)



HKD – 3M HIBOR (bps)

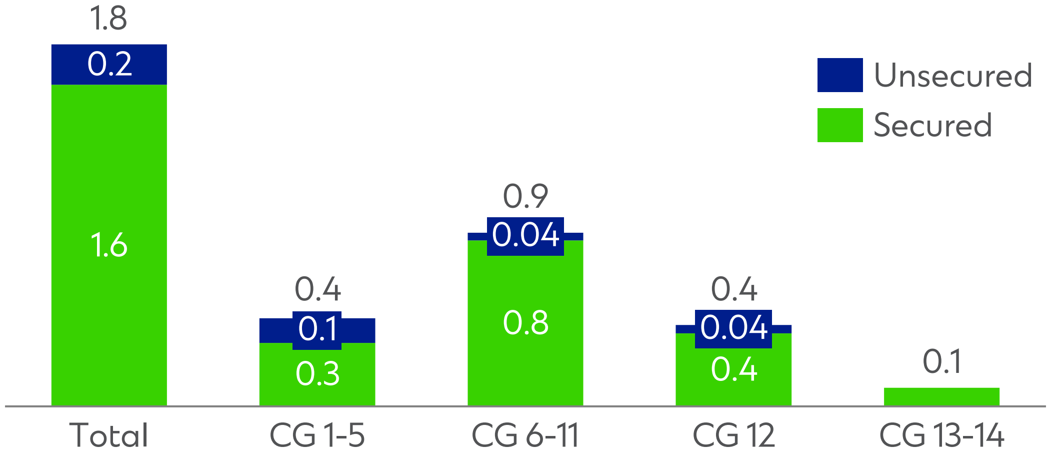


1. Average rate change implied by market forward rates across 10 currencies, weighted based on the Group's average proforma interest rate sensitivity to each currency over the quarter

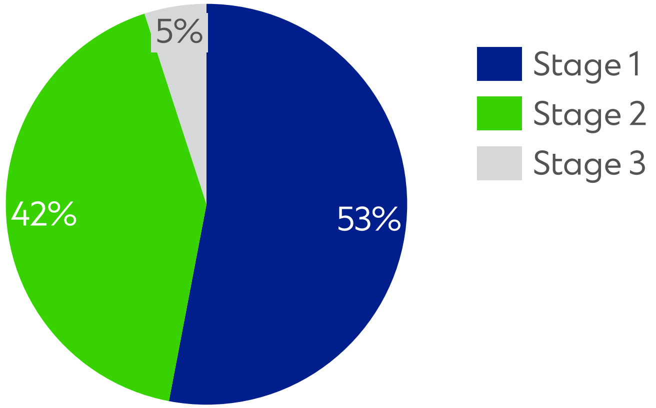
Limited Hong Kong CRE exposure; mostly secured

- $1.8bn portfolio is <0.5% of total Group exposures[1]
  - Down $0.3bn QoQ due to repayments
  - 89% secured[2] with average LTV[2] below 50%
- 95% performing[3], no change to stage 3 exposures:
  - Majority of stage 1 reductions QoQ due to repayments
  - Conservatively increased stage 2 as upcoming maturities are monitored
- Limited client numbers with focus on top-tier developers
- Most clients are part of diversified conglomerates with strong balance sheets
- Office sector exposure ~10%[2,4] of book, fully secured
- Limited exposure to small/mid-sized developers and luxury residential sector
- Provisions of $134m up $19m QoQ, mostly due to $25m increase in management overlays[5] to $60m, capturing continued prudence towards parts of the CRE market
- Proactive risk management: reduced unsecured exposure, closely monitoring valuations with regular stress tests
- The risk of further impairment remains as a result of subdued economic activity in the property sector, in part due to increased macro uncertainties and the related liquidity constraints faced by counterparties as a result

Hong Kong CRE exposure[6] ($bn) by credit grade[7]



Hong Kong CRE exposure[3] by Stage

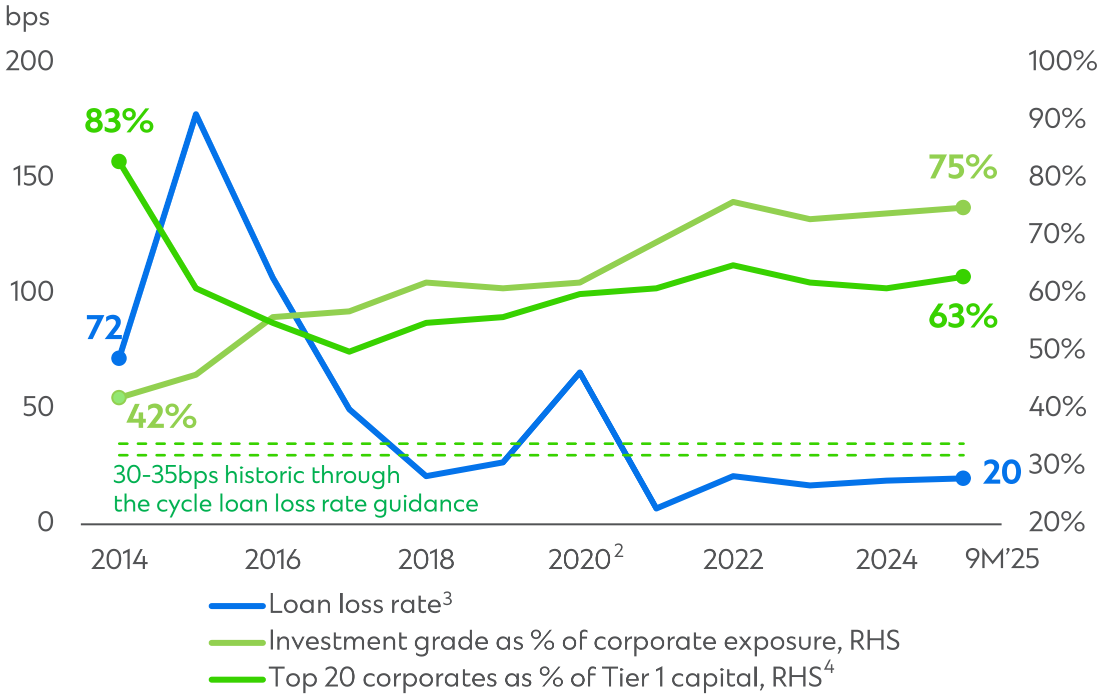


1. Total of CIB and WRB net exposures | 2. Based on August 2025 data | 3. Only includes loans to customers, which is around $1.8bn | 4. Includes financial sponsors investments or projects solely within the office segment | 5. Includes overlays for the wider Hong Kong book with linkages to the property sector | 6. Net Nominal basis. Based on where the ultimate parent entity and credit responsibility lies | 7. With corporate guarantee and/or credit insurance

Conservative approach to credit risk management

- Key portfolio indicators improved since FY'14 reflecting:
  - Strengthening of Group's risk culture and tightened risk appetite
  - Increased diversity by industry sector, product and geography
  - Reduction in concentration to single name and volatile sectors
  - Focus on Affluent clients, reducing non-Affluent CCPL relationships
- Private credit exposures[1] below $3bn, <0.5% of total Group exposures
  - Exposures linked to the providers of non-bank lending to corporates
  - Subject to same stringent underwriting standards as any other credit
  - Regular portfolio reviews with no material issues observed

Risk indicators



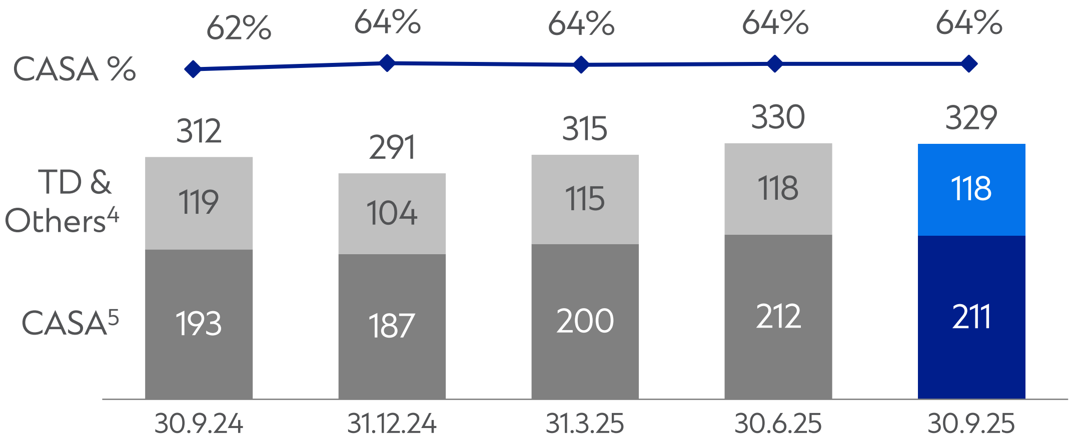
	FY'14 (IAS 39)	Q3'25 (IFRS 9)
Total cover ratio (excl./incl. collateral)[5]	52% / 62%	62% / 78%
Loan-to-value of mortgage portfolio	49%	49%
Affluent income[6] % of WRB	44%	70%

1. Includes off-balance sheet items | 2. Loan loss rate includes management overlay, mostly arising from COVID-19, contributing 11bps | 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 & 2017 were prepared on an IAS 39 basis | 4. Excludes reverse repurchase agreements from 2022 to 9M'25 | 5. FY'14 includes both individual and portfolio impairment provisions. 9M'25 includes Stage 3 provisions. Following adoption of IFRS9, the definition of nonperforming loans and Stage 3 loans has been aligned | 6. 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

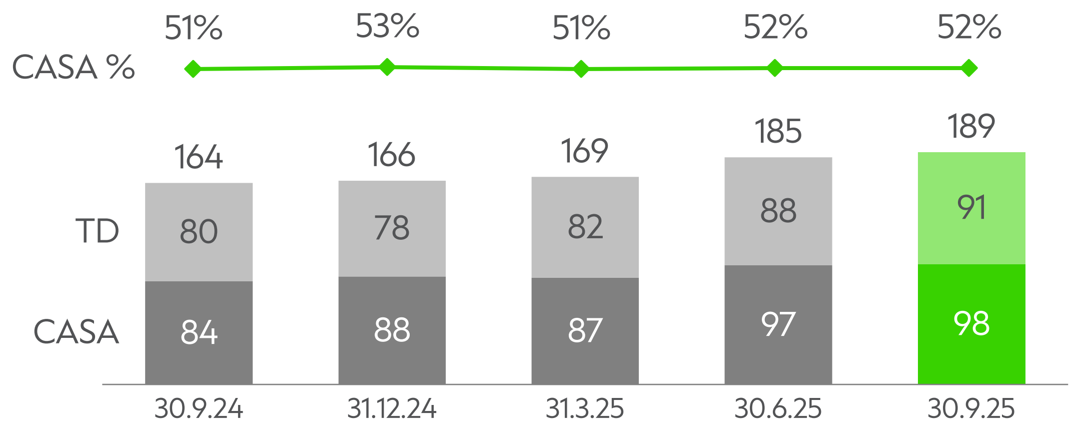
Deposit mix stable with PTRs managed assertively

- CASA/TD mix for both CIB and WRB have been stable
  - Slight reduction in CIB deposits as surplus HKD liquidity eased as expected
  - WRB growth largely in Hong Kong & Singapore, driven by Affluent clients
- Continued focus on high-quality deposits
  - CIB mix expected to be broadly stable
  - Stable WRB mix expected as TDs are good liquidity with cross-sell potential
- PTRs assertively managed, expected to be within target ranges through the cycle
  - 60-75%[1] for CIB and 35-50%[2] for WRB in the medium term
  - PTRs are subject to the broader balance sheet strategy, competitor dynamics and the path of the rate cuts across our currencies
  - Every 1% PTR shift has a ~$30m annualised impact on NII

Transaction Services CASA% of CIB deposits[3] ($bn)



Top 4 markets[6] CASA% of WRB deposits ($bn)

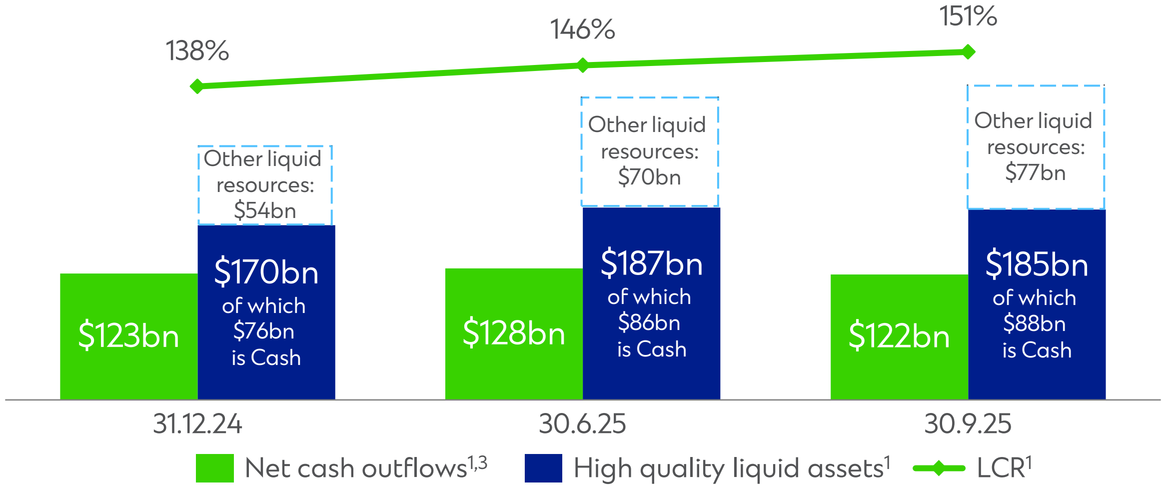


1. CIB Transaction Services (USD) passthroughs and CASA balances excludes Securities Services and only reflect Payments and Liquidity Services | 2. WRB Top 3 markets CASA passthroughs: Hong Kong, Singapore and Korea. Taiwan has been excluded as rate cuts are not expected till end 2026. | 3. Includes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

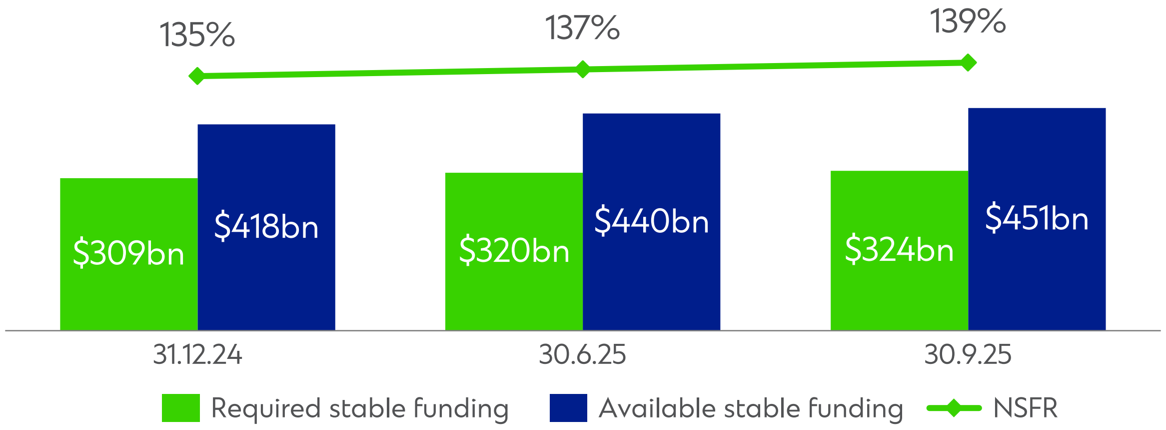
High levels of liquid resources and stable funding

- 151%[1] LCR up 5% QoQ as deposit volume and mix improved
- Comfortable to run LCR efficiently without relying on seasonal flows; optimising funding costs while remaining highly liquid
- Group total liquidity pool of $262bn not fully reflected in LCR
  - $185bn HQLA: 97% in Level 1 assets
  - $77bn of other additional liquid resources:
    - $63bn country surplus HQLA and liquidity reserves
    - $4bn <1-month investments
    - $10bn local statutory reserves
- 139% NSFR[2] up 2% QoQ with improved deposit mix and term funding

Components of Liquidity coverage ratio (LCR)[1]



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

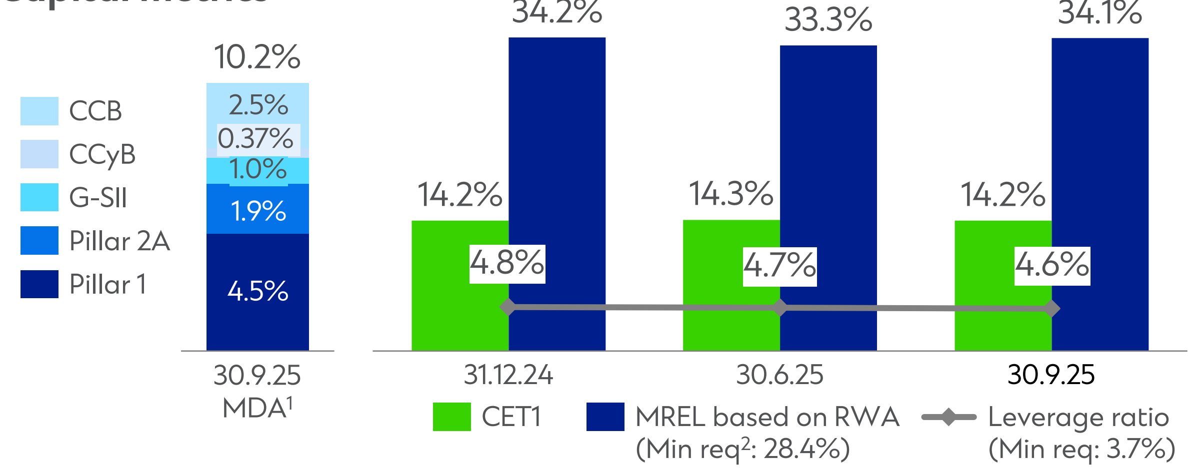


1. Point in time | 2. Average of four preceding quarters | 3. Expected net cash outflows under stressed conditions over the following 30 days

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

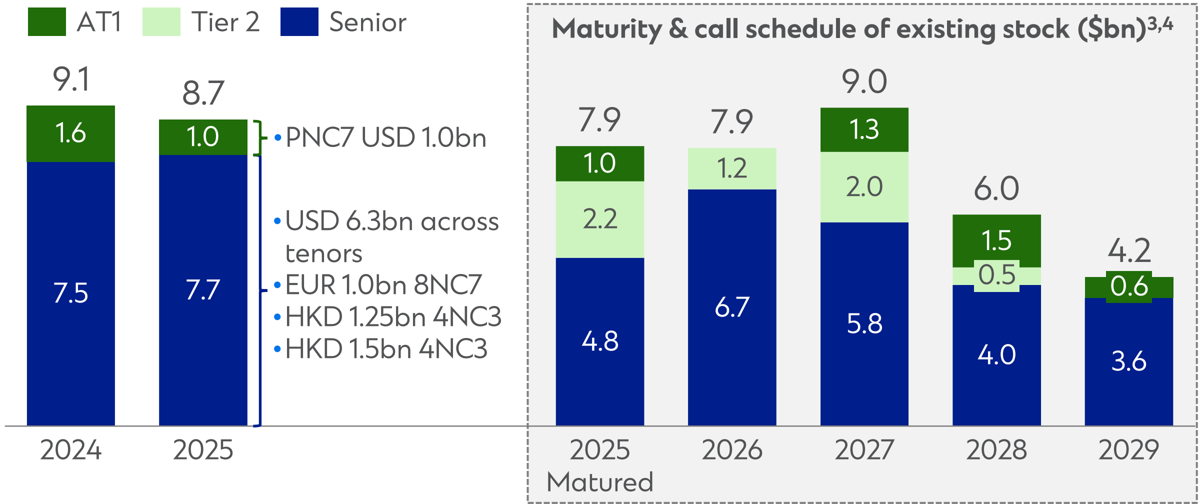
- Minimum CET1 requirement now 10.2% due to Pillar 2A reduction
- CET1 capacity to support both growth and shareholder distributions
- Basel 3.1 day-1 RWA impact expected to be close to neutral
- Leverage ratio of 4.6%, well above the 3.7% minimum requirement
- MREL of 34.1% meets requirements with a buffer of ~580bps

Capital metrics



- MREL issuance plan completed for the 2025; now prefunding 2026
  - $7.7bn Senior and $1.0bn AT1 issued YTD
  - Continue to explore opportunities to prefund 2026 plan
- Forecast issuance volumes dependent on balance sheet momentum
- SCB (Opco) issuance supports funding diversity & duration extension
  - $1.2bn MTNs issued in YTD across USD, EUR, HKD and AUD
- SCB Singapore's $5bn covered bond programme provides further diversity

MREL issuance ($bn)[3]



1. Absolute buffers are as at 30.9.25. The MDA thresholds assume that the maximum 2.1% of the Pillar 1 and Pillar 2A requirement has been met with AT1 | 2. 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 30.9.25, the binding MREL requirement was 6.75% of leverage exposure | 3. Standard Chartered PLC's stock calculated using nominal amount converted at 30.9.25 FX rates. Includes securities issued and called to date in 3Q'25 | 4. Modelled on earlier of call date or maturity date for illustrative purposes only

Select technical and abbreviated terms (1/2)

Term	Definition
Adj.	Adjustments
AIEA	Average interest earning assets
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
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
EUR	Euro
FFG	Fit for Growth
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
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
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
PAT	Profit after tax
PBT	Profit before tax
PTR	Passthrough rates

Term	Definition
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
SCV	SC Ventures
TD	Term/Time deposits
TNAV	Tangible net asset value
Underlying RoTE	The ratio of the current year's underlying profit attributable to ordinary shareholders plus fair value on OCI equity movement relating to Ventures segment to the weighted average tangible equity, being ordinary shareholders' equity less the intangible assets for the reporting period
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.

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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. Please refer to Standard Chartered PLC's Annual Report and the financial statements of the Group for further information, including reconciliations between the underlying and reported measures.

Financial instruments

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