

# Standard Chartered PLC

## Q3'25 Results

30 October 2025

Registered in England under company No. 966425  
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# Table of contents

|  |    |
|--|----|
| Performance highlights                             | 01 |
| Statement of results                               | 02 |
| Group Chief Financial Officer's review             | 03 |
| Financial review                                   | 06 |
| Supplementary financial information                | 12 |
| Underlying versus reported results reconciliations | 23 |
| Risk review  | 25 |
| Capital review                                     | 28 |
| Financial statements                               | 32 |
| Other supplementary financial information          | 37 |

Unless another currency is specified, the word 'dollar' or symbol '\$' in this document means US dollar and the word 'cent' or symbol 'c' means one-hundredth of one US dollar.

Unless the context requires, within this document, 'China' refers to the People's Republic of China and, for the purposes of this document only, excludes Hong Kong Special Administrative Region (Hong Kong), Macau Special Administrative Region (Macau) and Taiwan. 'Korea' or 'South Korea' refers to the Republic of Korea.

Within the tables in this report, blank spaces indicate that the number is not disclosed, dashes indicate that the number is zero and nm stands for not meaningful. Standard Chartered PLC is incorporated in England and Wales with limited liability. Standard Chartered PLC is headquartered in London.

The Group's head office provides guidance on governance and regulatory standards. Standard Chartered PLC stock codes are: HKSE 02888 and LSE STAN.LN

# Standard Chartered PLC – Results for the third quarter ended 30 September 2025

All figures are presented on an underlying basis and comparisons are made to 2024 on a constant currency basis, unless otherwise stated. A reconciliation of restructuring and other items excluded from underlying results is set out on pages 23-24.

## Bill Winters, Group Chief Executive, said:

"We now expect to deliver an underlying return on tangible equity of around 13% in 2025, hitting our target a year earlier than planned. Progress is broad-based, but our sharper strategic focus on servicing our clients' cross-border and affluent banking needs is paying off, with strong double-digit growth in Wealth Solutions and Global Banking, alongside good momentum in our Global Markets flow business."

## Selected information on Q3'25 financial performance with comparisons to Q3'24 unless otherwise stated

- Operating income of \$5.1bn up 5%; up 5% excluding notable items<sup>1</sup>
  - Net interest income (NII) down 1% to \$2.7bn
  - Non NII up 12% to \$2.4bn, largely driven by Wealth Solutions and Global Banking
  - Record quarter in Wealth Solutions with income up 27%, with strong performance in investment products
  - Global Banking up 23%, driven by higher origination and distribution volumes, and increased capital markets activity
- Operating expenses up 4% to \$3bn, driven by targeted investments for business growth partly offset by efficiency saves
- Credit impairment charge of \$195m; Wealth & Retail Banking charge of \$107m down \$73m due to unsecured portfolio optimisation. There was a \$64m charge in Corporate & Investment Banking
- Restructuring and other charges of \$219m include \$138m related to the Fit for Growth programme
- Profit before tax of \$2bn
- Return on Tangible Equity (RoTE) of 13.4%, up 260bps
- Balance sheet remains strong, liquid and well diversified with underlying loans and advances to customers up 1% and underlying customer deposits up 2% quarter-on-quarter
- The Group remains strongly capitalised with a Common Equity Tier 1 (CET1) ratio of 14.2%, down 18bps quarter-on-quarter; up 32bps excluding impact of share buyback
- Tangible net asset value per share of \$16.84, up 4 cents quarter-on-quarter, up 175 cents year-on-year

## Guidance

We have upgraded our guidance for RoTE and 2025 income growth. All other guidance remains unchanged:

- **Income:**
  - Operating income to increase 5-7% CAGR in 2023-2026 at ccy excluding the deposit insurance reclassification; tracking towards the upper end of the range
  - 2025 income growth now expected to be towards the upper end of the 5-7% range at ccy excluding notable items; previously guided to around the bottom of the range
- **Expenses:**
  - Operating expenses to be below \$12.3bn<sup>2</sup> in 2026 at ccy, including the UK bank levy and the ongoing impact of the deposit insurance reclassification
  - Positive income-to-cost jaws in each year at ccy, excluding notable items
- **Assets and RWA:**
  - Low single-digit percentage growth in underlying loans and advances to customers and RWA
  - Basel 3.1 day-1 RWA impact expected to be close to neutral
  - Continue to expect the loan-loss rate to normalise towards the historical through-the-cycle 30 to 35bps range
- **Capital:**
  - Continue to operate dynamically within the full 13-14% CET1 ratio target range
  - Plan to return at least \$8bn to shareholders cumulative 2024 to 2026
  - Continue to increase full-year dividend per share over time
- **RoTE** now expected to be around 13% in 2025 and to progress thereafter

1. Notable items relating to Ghana hyperinflation and revaluation of FX positions in Egypt

2. Currently running at \$12.4bn due to FX

# Statement of results

|  | <b>3 months ended<br/>30.09.25<br/>\$million</b> | 3 months ended<br>30.09.24<br>\$million | Change <sup>1</sup><br>% |
|--|--|---|--------------------------|
| <b>Underlying performance</b>  |  |   |                          |
| Operating income   | 5,147  | 4,904                                   | 5                        |
| Operating expenses   | (2,953)  | (2,840)                                 | (4)                      |
| Credit impairment  | (195)  | (178)                                   | (10)                     |
| Other impairment   | (20)   | (92)                                    | 78                       |
| Profit from associates and joint ventures                                  | 6  | 13                                      | (54)                     |
| Profit before taxation   | 1,985  | 1,807                                   | 10                       |
| Profit attributable to ordinary shareholders <sup>2</sup>                  | 1,208  | 1,005                                   | 20                       |
| Return on ordinary shareholders' tangible equity (%)                       | 13.4   | 10.8                                    | 260bps                   |
| Cost to income ratio (%)   | 57.4   | 57.9                                    | 50bps                    |
| <b>Reported performance<sup>7</sup></b>                                    |  |   |                          |
| Operating income   | 5,110  | 4,950                                   | 3                        |
| Operating expenses   | (3,144)  | (2,971)                                 | (6)                      |
| Credit impairment  | (188)  | (178)                                   | (6)                      |
| Goodwill & other impairment  | (22)   | (88)                                    | 75                       |
| Profit from associates and joint ventures                                  | 10   | 9                                       | 11                       |
| Profit before taxation   | 1,766  | 1,722                                   | 3                        |
| Taxation   | (468)  | (575)                                   | 19                       |
| Profit for the period  | 1,298  | 1,147                                   | 13                       |
| Profit attributable to parent company shareholders                         | 1,300  | 1,150                                   | 13                       |
| Profit attributable to ordinary shareholders <sup>2</sup>                  | 1,028  | 931                                     | 10                       |
| Return on ordinary shareholders' tangible equity (%)                       | 10.5   | 10.0                                    | 50bps                    |
| Cost to income ratio (%)   | 61.5   | 60.0                                    | (150)bps                 |
| Net interest margin (%) (adjusted) <sup>6,9</sup>                          | 1.94   | 2.07                                    | (13)bps                  |
|  | <b>30.09.25<br/>\$million</b>                    | 30.09.24<br>\$million                   | Change <sup>1</sup><br>% |
| <b>Balance sheet and capital</b>   |  |   |                          |
| Total assets   | 913,650  | 872,173                                 | 5                        |
| Total equity   | 53,220   | 52,736                                  | 1                        |
| Average tangible equity attributable to ordinary shareholders <sup>2</sup> | 38,878   | 37,151                                  | 5                        |
| Loans and advances to customers  | 285,127  | 287,257                                 | (1)                      |
| Customer accounts  | 526,284  | 478,140                                 | 10                       |
| Risk weighted assets   | 258,378  | 248,924                                 | 4                        |
| Total capital  | 52,531   | 53,658                                  | (2)                      |
| Total capital (%)  | 20.3   | 21.6                                    | (122)bps                 |
| Common Equity Tier 1   | 36,594   | 35,425                                  | 3                        |
| Common Equity Tier 1 ratio (%)   | 14.2   | 14.2                                    | (7)bps                   |
| Advances-to-deposits ratio (%) <sup>3</sup>                                | 50.7   | 52.7                                    | 200bps                   |
| Liquidity coverage ratio (%)   | 151  | 143                                     | (810)bps                 |
| Leverage ratio (%)   | 4.6  | 4.7                                     | (6)bps                   |
|  | <b>3 months ended<br/>30.09.25</b>               | 3 months ended<br>30.09.24              | Change                   |
| <b>Information per ordinary share<sup>8</sup></b>                          |  |   |                          |
| Earnings per share <sup>4</sup> – underlying (cents)                       | 52.3   | 39.8                                    | 12.5                     |
| – reported (cents)   | 44.5   | 36.8                                    | 7.7                      |
| Net asset value per share <sup>5</sup> (cents)                             | 1,952  | 1,762                                   | 190                      |
| Tangible net asset value per share <sup>5</sup> (cents)                    | 1,684  | 1,509                                   | 175                      |
| Number of ordinary shares at period end (millions)                         | 2,293  | 2,484                                   | (8)                      |

1 Variance is better/(worse) other than assets, liabilities and risk-weighted assets. Change is the basis points (bps) difference between the two periods rather than the percentage change for total capital ratio (%), common equity tier 1 ratio (%), net interest margin (%), advances-to-deposits ratio (%), liquidity coverage ratio (%), leverage ratio (%), cost-to-income ratio (%) and return on ordinary shareholders' tangible equity (%)

2 Profit/(loss) attributable to ordinary shareholders is after the deduction of dividends payable to the holders of non-cumulative redeemable preference shares and Additional Tier 1 securities classified as equity

3 When calculating this ratio, total loans and advances to customers excludes reverse repurchase agreements and other similar secured lending, excludes approved balances held with central banks, confirmed as repayable at the point of stress and includes loans and advances to customers held at fair value through profit and loss. Total customer accounts include customer accounts held at fair value through profit or loss

4 Represents the underlying or reported earnings divided by the basic weighted average number of shares. Results represent three months ended the reporting period

5 Calculated on period end net asset value, tangible net asset value and number of shares

6 Net interest margin is calculated as adjusted net interest income divided by average interest-earning assets, annualised

7 Reported performance/results within this interim financial report means amounts reported under UK-adopted International Accounting Standards and International Financial Reporting Standards

8 Change is cents difference between the two periods for earnings per share, net asset value per share and tangible net asset value per share. Number of ordinary shares at period end is percentage difference between the two periods

9 Net interest income has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reclassification of funding cost mismatches to Non Nil

# Group Chief Financial Officer's review

## Summary of financial performance

All commentary that follows is on an underlying basis and comparisons are made to the equivalent period in 2024 on a constant currency basis, unless otherwise stated. Q3 2024 included items totalling \$12 million (Q3 2025: \$10 million loss) relating to gains on revaluation of FX positions in Egypt and a hyperinflationary accounting adjustment in Ghana (the notable items).

Our engines of growth continued to deliver in the third quarter of 2025 amidst ongoing macro environment uncertainty. Operating income of \$5.1 billion grew 5 per cent driven by record quarterly performances in Wealth Solutions and Global Banking. Operating expenses increased 4 per cent year-on-year driven by continued investment into business initiatives. Credit impairment charges of \$195 million were equivalent to an annualised loan-loss rate of 24 basis points. This resulted in an underlying profit before tax of \$2 billion, up 9 per cent and underlying earnings per share of 52.3 cents, up 31 per cent including the benefit from a reduction in share count.

The Group remains well capitalised and highly liquid with a diverse and stable deposit base. The liquidity coverage ratio of 151 per cent reflects disciplined asset and liability management. The Common Equity Tier 1 (CET1) ratio of 14.2 per cent remains above the target range.

**Operating income** of \$5.1 billion increased by 5 per cent driven by double-digit growth in both Wealth Solutions and Global Banking.

**Net interest income (NII)** was down 1 per cent, as the benefit from higher volumes and improved mix was offset by the impact of lower interest rates and margin compression, albeit pass-through rates remain actively managed.

**Non NII** grew 12 per cent. This was driven by strong performance in both Wealth Solutions and Global Banking. Global Markets was up 1 per cent, as 12 per cent increase in flow income was broadly offset by softer episodic income.

**Operating expenses** increased 4 per cent. This was largely driven by targeted investments into business growth initiatives including Wealth and Retail Banking (WRB) relationship managers and Corporate and Investment Banking (CIB) capabilities, partly offset by efficiency saves. The cost-to-income ratio improved 1 percentage point to 57 per cent.

**Credit impairment** of \$195 million increased \$17 million over the prior year. The WRB charge of \$107 million was \$73 million lower reflecting a reduction in unsecured exposures from portfolio optimisation actions. CIB impairment was a net charge of \$64 million including an additional \$25 million precautionary overlay for Hong Kong CRE.

**Other impairment** decreased by \$72 million to \$20 million primarily due to the non-repeat of software asset write-offs.

**Profit from associates and joint ventures** decreased by \$7 million primarily due to an increased share of losses within the Ventures segment.

**Restructuring, FFG, Debit Valuation Adjustment (DVA) and other items** totalled \$219 million including a \$138 million charge related to the Fit for Growth (FFG) programme and a negative \$27 million movement in DVA.

**Taxation** for the third quarter was \$468 million, with an underlying effective tax rate of 25.6 per cent, down 6.8 per cent on the prior year, primarily due to reduced tax losses in the UK for which no deferred tax assets are recognised.

**Underlying RoTE** of 13.4 per cent was up 260 basis points, reflecting an increase in underlying profits and a lower effective tax rate partly offset by higher average tangible equity. On a reported basis, RoTE increased by 50 basis points to 10.5 per cent with growth in underlying profits partly offset by higher charges relating to restructuring and other items.

**Underlying basic earnings per share (EPS)** increased 12.5 cents or 31 per cent to 52.3 cents and reported basic EPS increased 7.7 cents or 21 per cent to 44.5 cents reflecting both the increase in profits and the reduction in share count following execution of successive share buyback programmes.

**Diego De Giorgi**

Group Chief Financial Officer

30 October 2025

# Group Chief Financial Officer's review continued

The Group delivered a strong performance in the third quarter of 2025

## Summary of financial performance

|   | Q3'25<br>\$million | Q3'24<br>\$million | Change<br>% | Constant<br>currency<br>change <sup>1</sup><br>% | Q2'25<br>\$million | Change<br>% | Constant<br>currency<br>change <sup>1</sup><br>% | YTD'25<br>\$million | YTD'24<br>\$million | Change<br>% | Constant<br>currency<br>change <sup>1</sup><br>% |
|---|--------------------|--------------------|-------------|--|--------------------|-------------|--|---------------------|---------------------|-------------|--|
| Underlying net interest income <sup>2</sup>                       | 2,737              | 2,769              | (1)         | (1)  | 2,703              | 1           | 1  | 8,236               | 8,119               | 1           | 2  |
| Underlying non NII <sup>2</sup>                                   | 2,410              | 2,135              | 13          | 12   | 2,806              | (14)        | (15)   | 7,810               | 6,743               | 16          | 16   |
| <b>Underlying operating income</b>                                | <b>5,147</b>       | <b>4,904</b>       | <b>5</b>    | <b>5</b>   | <b>5,509</b>       | <b>(7)</b>  | <b>(7)</b>                                       | <b>16,046</b>       | <b>14,862</b>       | <b>8</b>    | <b>8</b>   |
| <b>Underlying operating expenses</b>                              | <b>(2,953)</b>     | <b>(2,840)</b>     | <b>(4)</b>  | <b>(4)</b>                                       | <b>(3,050)</b>     | <b>3</b>    | <b>3</b>   | <b>(8,918)</b>      | <b>(8,513)</b>      | <b>(5)</b>  | <b>(4)</b>                                       |
| <b>Underlying operating profit before impairment and taxation</b> | <b>2,194</b>       | <b>2,064</b>       | <b>6</b>    | <b>5</b>   | <b>2,459</b>       | <b>(11)</b> | <b>(12)</b>                                      | <b>7,128</b>        | <b>6,349</b>        | <b>12</b>   | <b>14</b>  |
| Credit impairment   | (195)              | (178)              | (10)        | (10)   | (117)              | (67)        | (62)   | (531)               | (427)               | (24)        | (23)   |
| Other impairment  | (20)               | (92)               | 78          | 78   | (3)                | nm          | nm   | (29)                | (235)               | 88          | 88   |
| Profit from associates and joint ventures                         | 6                  | 13                 | (54)        | (54)   | 64                 | (91)        | (90)   | 97                  | 77                  | 26          | 26   |
| <b>Underlying profit before taxation</b>                          | <b>1,985</b>       | <b>1,807</b>       | <b>10</b>   | <b>9</b>   | <b>2,403</b>       | <b>(17)</b> | <b>(18)</b>                                      | <b>6,665</b>        | <b>5,764</b>        | <b>16</b>   | <b>17</b>  |
| Restructuring <sup>5</sup>  | (54)               | (102)              | 47          | 51   | (40)               | (35)        | (19)   | (191)               | (166)               | (15)        | (17)   |
| FFG <sup>5</sup>  | (138)              | 11                 | nm          | nm   | (87)               | (59)        | (59)   | (298)               | (75)                | nm          | nm   |
| DVA   | (27)               | 5                  | nm          | nm   | 9                  | nm          | nm   | (22)                | (21)                | (5)         | (5)  |
| Other items   | -                  | 1                  | nm          | nm   | (5)                | nm          | nm   | (5)                 | (288)               | 98          | 98   |
| <b>Reported profit before taxation</b>                            | <b>1,766</b>       | <b>1,722</b>       | <b>3</b>    | <b>2</b>   | <b>2,280</b>       | <b>(23)</b> | <b>(23)</b>                                      | <b>6,149</b>        | <b>5,214</b>        | <b>18</b>   | <b>20</b>  |
| Taxation  | (468)              | (575)              | 19          | 19   | (546)              | 14          | 17   | (1,525)             | (1,698)             | 10          | 9  |
| <b>Profit for the period</b>                                      | <b>1,298</b>       | <b>1,147</b>       | <b>13</b>   | <b>12</b>  | <b>1,734</b>       | <b>(25)</b> | <b>(25)</b>                                      | <b>4,624</b>        | <b>3,516</b>        | <b>32</b>   | <b>33</b>  |
| Net interest margin (%) <sup>3,4</sup>                            | 1.94               | 2.07               | (13)        |  | 1.98               | (4)         |  | 2.01                | 2.01                | -           |  |
| Underlying return on tangible equity (%) <sup>4</sup>             | 13.4               | 10.8               | 260         |  | 19.7               | (630)       |  | 16.5                | 12.9                | 360         |  |
| Underlying basic earnings per share (cents)                       | 52.3               | 39.8               | 31          |  | 76.6               | (32)        |  | 191.9               | 138.5               | 39          |  |

1 Comparisons presented on the basis of the current period's transactional currency rate, ensuring like-for-like currency rates between the two periods

2 Underlying Net Interest Income has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reclassification of funding cost mismatches to Underlying non-Net Interest Income

3 Net interest margin has been restated due to the revision of underlying net interest income as outlined in footnote 2

4 Change is the basis points (bps) difference between the two periods rather than the percentage change

5 FFG (Fit for Growth) charge previously reported within Restructuring has been re-presented as a separate item

## Group Chief Financial Officer's review continued

### Reported financial performance summary

|   | <b>Q3'25</b>     | Q3'24     | Change | Constant            | Q2'25     | Change | Constant            | <b>YTD'25</b>    | YTD'24    | Change | Constant            |
|---|------------------|-----------|--------|---------------------|-----------|--------|---------------------|------------------|-----------|--------|---------------------|
|   | <b>\$million</b> | \$million | %      | currency            | \$million | %      | currency            | <b>\$million</b> | \$million | %      | currency            |
|   |                  |           |        | change <sup>1</sup> |           |        | change <sup>1</sup> |                  |           |        | change <sup>1</sup> |
|   |                  |           |        | %                   |           |        | %                   |                  |           |        | %                   |
| Net interest income   | <b>1,408</b>     | 1,482     | (5)    | (5)                 | 1,463     | (4)    | (4)                 | <b>4,452</b>     | 4,657     | (4)    | (4)                 |
| Non NII   | <b>3,702</b>     | 3,468     | 7      | 6                   | 4,064     | (9)    | (9)                 | <b>11,564</b>    | 10,084    | 15     | 15                  |
| <b>Reported operating income</b>                                | <b>5,110</b>     | 4,950     | 3      | 3                   | 5,527     | (8)    | (8)                 | <b>16,016</b>    | 14,741    | 9      | 9                   |
| <b>Reported operating expenses</b>                              | <b>(3,144)</b>   | (2,971)   | (6)    | (6)                 | (3,201)   | 2      | 2                   | <b>(9,391)</b>   | (9,027)   | (4)    | (4)                 |
| <b>Reported operating profit before impairment and taxation</b> | <b>1,966</b>     | 1,979     | (1)    | (1)                 | 2,326     | (15)   | (16)                | <b>6,625</b>     | 5,714     | 16     | 18                  |
| Credit impairment   | <b>(188)</b>     | (178)     | (6)    | (7)                 | (119)     | (58)   | (54)                | <b>(524)</b>     | (418)     | (25)   | (25)                |
| Goodwill & other impairment                                     | <b>(22)</b>      | (88)      | 75     | 74                  | (4)       | nm     | nm                  | <b>(41)</b>      | (235)     | 83     | 83                  |
| Profit from associates and joint ventures                       | <b>10</b>        | 9         | 11     | 22                  | 77        | (87)   | (85)                | <b>89</b>        | 153       | (42)   | (42)                |
| <b>Reported profit before taxation</b>                          | <b>1,766</b>     | 1,722     | 3      | 2                   | 2,280     | (23)   | (23)                | <b>6,149</b>     | 5,214     | 18     | 20                  |
| Taxation  | <b>(468)</b>     | (575)     | 19     | 19                  | (546)     | 14     | 17                  | <b>(1,525)</b>   | (1,698)   | 10     | 9                   |
| <b>Profit for the period</b>                                    | <b>1,298</b>     | 1,147     | 13     | 12                  | 1,734     | (25)   | (25)                | <b>4,624</b>     | 3,516     | 32     | 33                  |
| Reported return on tangible equity (%) <sup>2</sup>             | <b>10.5</b>      | 10.0      | 50     |                     | 17.9      | (740)  |                     | <b>14.4</b>      | 11.3      | 310    |                     |
| Reported basic earnings per share (cents)                       | <b>44.5</b>      | 36.8      | 21     |                     | 72.5      | (39)   |                     | <b>173.9</b>     | 120.2     | 45     |                     |

1 Comparisons presented on the basis of the current period's transactional currency rate, ensuring like-for-like currency rates between the two periods

2 Change is the basis points (bps) difference between the two periods rather than the percentage change

# Financial review

## Operating income by product

|  | Q3'25<br>\$million | Q3'24 <sup>1</sup><br>\$million | Change<br>% | Constant<br>currency<br>change <sup>2</sup><br>% | Q2'25<br>\$million | Change<br>% | Constant<br>currency<br>change <sup>2</sup><br>% | YTD'25<br>\$million | YTD'24 <sup>1</sup><br>\$million | Change<br>% | Constant<br>currency<br>change <sup>2</sup><br>% |
|--|--------------------|---------------------------------|-------------|--|--------------------|-------------|--|---------------------|----------------------------------|-------------|--|
| Transaction Services                     | 1,488              | 1,572                           | (5)         | (6)  | 1,469              | 1           | 1  | 4,484               | 4,768                            | (6)         | (6)  |
| Payments & Liquidity                     | 1,016              | 1,112                           | (9)         | (9)  | 1,013              | -           | -  | 3,090               | 3,412                            | (9)         | (9)  |
| Securities & Prime Services              | 166                | 156                             | 6           | 7  | 158                | 5           | 5  | 475                 | 450                              | 6           | 6  |
| Trade & Working Capital                  | 306                | 304                             | 1           | -  | 298                | 3           | 2  | 919                 | 906                              | 1           | 2  |
| Global Banking                           | 588                | 475                             | 24          | 23   | 548                | 7           | 7  | 1,684               | 1,435                            | 17          | 17   |
| Lending & Financial Solutions            | 496                | 407                             | 22          | 21   | 476                | 4           | 3  | 1,424               | 1,243                            | 15          | 15   |
| Capital Markets & Advisory               | 92                 | 68                              | 35          | 33   | 72                 | 28          | 29   | 260                 | 192                              | 35          | 35   |
| Global Markets                           | 848                | 840                             | 1           | 1  | 1,172              | (28)        | (28)   | 3,203               | 2,677                            | 20          | 20   |
| Macro Trading                            | 678                | 683                             | (1)         | (1)  | 961                | (29)        | (30)   | 2,617               | 2,198                            | 19          | 19   |
| Credit Trading                           | 206                | 174                             | 18          | 18   | 187                | 10          | 10   | 615                 | 506                              | 22          | 22   |
| Valuation & Other Adj                    | (36)               | (17)                            | (112)       | (100)  | 24                 | nm          | nm   | (29)                | (27)                             | (7)         | (7)  |
| Wealth Solutions                         | 890                | 694                             | 28          | 27   | 742                | 20          | 20   | 2,409               | 1,928                            | 25          | 25   |
| Investment Products                      | 691                | 507                             | 36          | 35   | 544                | 27          | 27   | 1,794               | 1,375                            | 30          | 30   |
| Bancassurance                            | 199                | 187                             | 6           | 5  | 198                | 1           | -  | 615                 | 553                              | 11          | 12   |
| Deposits & Mortgages                     | 1,034              | 1,051                           | (2)         | (1)  | 990                | 4           | 4  | 3,030               | 3,112                            | (3)         | (2)  |
| CCPL & Other Unsecured Lending           | 277                | 281                             | (1)         | (2)  | 282                | (2)         | (3)  | 816                 | 811                              | 1           | 1  |
| Ventures                                 | 39                 | 43                              | (9)         | (14)   | 278                | (86)        | (86)   | 359                 | 123                              | 192         | 191  |
| Digital Banks                            | 49                 | 39                              | 26          | 20   | 46                 | 7           | 4  | 137                 | 101                              | 36          | 35   |
| SCV                                      | (10)               | 4                               | nm          | nm   | 232                | (104)       | (105)  | 222                 | 22                               | nm          | nm   |
| Treasury & Other                         | (17)               | (52)                            | 67          | 69   | 28                 | (161)       | (153)  | 61                  | 8                                | nm          | nm   |
| <b>Total underlying operating income</b> | <b>5,147</b>       | <b>4,904</b>                    | <b>5</b>    | <b>5</b>   | <b>5,509</b>       | <b>(7)</b>  | <b>(7)</b>                                       | <b>16,046</b>       | <b>14,862</b>                    | <b>8</b>    | <b>8</b>   |

1 Products have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 with no change in total income

2 Comparisons presented on the basis of the current period's transactional currency rate, ensuring like-for-like currency rates between the two periods

The operating income by product commentary that follows is on an underlying basis and comparisons are made to the equivalent period in 2024 on a constant currency basis, unless otherwise stated. Q3 2024 included items totalling \$12 million (Q3 2025: \$10 million loss) relating to gains on revaluation of FX positions in Egypt and a hyperinflationary accounting adjustment in Ghana (the notable items).

**Transaction Services** income decreased 6 per cent as growth in Securities & Prime Services was more than offset by lower Payments & Liquidity income. Payments & Liquidity income decreased 9 per cent, driven by the impact of lower interest rates and margin compression, albeit passthrough rates continued to be tightly managed and there was growth in balances. Securities & Prime Services income grew 7 per cent due to higher custody balances and client volumes. Trade & Working Capital income remained flat as growth in fees was offset by lower volumes and margins.

**Global Banking** income grew 23 per cent, a record quarterly performance. Lending & Financial Solutions income grew 21 per cent as increased deal completion led to higher origination and distribution volumes and increased carry income. Capital Markets & Advisory fee income grew 33 per cent on the back of increased Mergers & Acquisitions transactions.

**Global Markets** income was up 1 per cent. Flow income grew by 12 per cent with strong client activity in EM rates products, as we continued to capture market opportunities across our footprint. Episodic income was softer due to lower levels of market volatility relative to the prior year.

**Wealth Solutions** income was up 27 per cent, with 35 per cent growth in Investment Products and 5 per cent growth in Bancassurance. This was driven by momentum in affluent new-to-bank onboarding, with 67,000 clients onboarded during the third quarter of 2025. Affluent net-new-money inflow in the third quarter was \$13 billion with a higher proportion of wealth sales than in the previous quarter.

**Deposits & Mortgages** income decreased 1 per cent. The benefit from higher Time Deposit volumes was fully offset by the impact of lower interest rates, while Mortgages income doubled over the prior year primarily from lower funding cost and higher volumes in a few select markets.

**CCPL & Other Unsecured Lending** income was down 2 per cent as lower volumes resulting from portfolio optimisation actions was partly countered by higher margins.

**Ventures** income was down 14 per cent. Digital Banks income was up 20 per cent driven by higher Deposit volumes and fee income as they continue to grow their customer base. SCV income was lower due to negative mark-to-market movements on underlying investments.

## Financial review continued

Treasury & Other improved by \$35 million primarily from the repricing of longer dated assets.

### Profit before tax by client segment

|   | Q3'25<br>\$million | Q3'24 <sup>1</sup><br>\$million | Change<br>% | Constant<br>currency<br>change <sup>2</sup><br>% | Q2'25<br>\$million | Change<br>% | Constant<br>currency<br>change <sup>2</sup><br>% | YTD'25<br>\$million | YTD'24 <sup>1</sup><br>\$million | Change<br>% | Constant<br>currency<br>change <sup>2</sup><br>% |
|---|--------------------|---------------------------------|-------------|--|--------------------|-------------|--|---------------------|----------------------------------|-------------|--|
| Corporate & Investment Banking <sup>1</sup> | 1,319              | 1,359                           | (3)         | (3)  | 1,701              | (22)        | (23)   | 4,761               | 4,457                            | 7           | 8  |
| Wealth & Retail Banking <sup>1</sup>        | 930                | 737                             | 26          | 23   | 652                | 43          | 43   | 2,328               | 2,073                            | 12          | 13   |
| Ventures                                    | (114)              | (98)                            | (16)        | (21)   | 130                | (188)       | (187)  | (68)                | (295)                            | 77          | 77   |
| Central & other items <sup>1</sup>          | (150)              | (191)                           | 21          | 22   | (80)               | (88)        | (74)   | (356)               | (471)                            | 24          | 28   |
| <b>Underlying profit before taxation</b>    | <b>1,985</b>       | <b>1,807</b>                    | <b>10</b>   | <b>9</b>   | <b>2,403</b>       | <b>(17)</b> | <b>(18)</b>                                      | <b>6,665</b>        | <b>5,764</b>                     | <b>16</b>   | <b>17</b>  |

1 Underlying profit before taxation has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reallocation of Treasury income and certain costs across segments

2 Comparisons presented on the basis of the current period's transactional currency rate, ensuring like-for-like currency rates between the two periods

The client segment commentary that follows is on an underlying basis and comparisons are made to the equivalent period in 2024 on a constant currency basis, unless otherwise stated. Q3 2024 included items totalling \$12 million (Q3 2025: \$10 million loss) relating to gains on revaluation of FX positions in Egypt and a hyperinflationary accounting adjustment in Ghana (the notable items).

**Corporate & Investment Banking (CIB)** profit before taxation decreased 3 per cent. Income grew 2 per cent with strong double-digit growth in Global Banking partly offset by a decrease in Transaction Services income. Expenses were 4 per cent higher and credit impairment charge was \$64 million compared to a \$10 million release in the prior year.

**Wealth & Retail Banking (WRB)** profit before taxation increased 23 per cent, with income up 7 per cent led by a record performance in Wealth Solutions. Expenses increased 5 per cent from increased investment spend and hiring of affluent relationship managers. Credit impairment charge of \$107 million was down \$73 million from a reduction in unsecured balances primarily from portfolio optimisation actions.

**Ventures** losses increased by \$16 million to \$114 million. Income was down \$4 million as higher income from Digital Banks was offset by negative income from SC Ventures. Expenses were lower by 2 per cent and credit impairment was \$2 million lower compared to prior year. Within SC Ventures other impairment charge relating to write-off of investments increased by \$14 million.

**Central & Other items (C&O)** recorded a loss before tax of \$150 million which was \$41 million lower than the prior year benefitting from repricing of longer dated assets.

### Adjusted net interest income and margin

|   | Q3'25<br>\$million | Q3'24<br>\$million | Change <sup>1</sup><br>% | Q2'25<br>\$million | Change <sup>1</sup><br>% | YTD'25<br>\$million | YTD'24<br>\$million | Change <sup>1</sup><br>% |
|---|--------------------|--------------------|--------------------------|--------------------|--------------------------|---------------------|---------------------|--------------------------|
| Adjusted net interest income <sup>2</sup> | 2,737              | 2,769              | (1)                      | 2,702              | 1                        | 8,236               | 8,131               | 1                        |
| Average interest-earning assets           | 560,336            | 532,459            | 5                        | 546,709            | 2                        | 547,771             | 539,984             | 1                        |
| Average interest-bearing liabilities      | 599,796            | 540,691            | 11                       | 571,401            | 5                        | 576,100             | 538,643             | 7                        |
| Gross yield (%) <sup>3</sup>              | 4.52               | 5.34               | (82)                     | 4.61               | (9)                      | 4.67                | 5.37                | (70)                     |
| Rate paid (%) <sup>3</sup>                | 2.41               | 3.22               | 81                       | 2.51               | (10)                     | 2.53                | 3.37                | (84)                     |
| Net yield (%) <sup>3</sup>                | 2.11               | 2.12               | (1)                      | 2.10               | 1                        | 2.14                | 2.00                | 14                       |
| Net interest margin (%) <sup>3,4</sup>    | 1.94               | 2.07               | (13)                     | 1.98               | (4)                      | 2.01                | 2.01                | -                        |

1 Variance is better/(worse) other than assets and liabilities which is increase/(decrease)

2 Adjusted net interest income has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reclassification of funding cost mismatches to Non NII. Adjusted net interest income is reported net interest income less trading book funding cost, Treasury currency management activities, cash collateral and prime services

3 Change is the basis points (bps) difference between the two periods rather than the percentage change. Net interest margin has been re-presented due to the revision to Adjusted net interest income as outlined in footnote 2

4 Adjusted net interest income divided by average interest-earning assets, annualised

## Financial review continued

Adjusted net interest income, was down 1 per cent compared to the prior year as the benefit from higher volumes and improved mix was fully offset by the impact of lower rates and margins. Compared to the prior quarter, the adjusted net interest income was up 1 per cent from higher day count in the third quarter and volume growth while the net interest margin was 4 basis points lower as the impact of falling rates and margin compression was partially offset by better WRB CASA mix.

Average interest-earning assets were up 2 per cent on the prior quarter driven by growth in Treasury balances, Mortgages and Wealth Lending within WRB. Gross yields decreased 9 basis points compared to the prior quarter due to the fall in interest rates and higher Treasury asset mix in response to strong customer deposit inflows.

Average interest-bearing liabilities increased 5 per cent on the prior quarter from strong in growth in customer accounts primarily in WRB Term and CASA deposits. The rate paid on liabilities decreased 10 basis points compared with the average in the prior quarter, reflecting the impact of interest rate movements and improved liability mix.

### Credit risk summary

#### Income Statement (Underlying view)

|   | Q3'25<br>\$million | Q3'24<br>\$million | Change <sup>1</sup><br>% | Q2'25<br>\$million | Change <sup>1</sup><br>% | YTD'25<br>\$million | YTD'24<br>\$million | Change <sup>1</sup><br>% |
|---|--------------------|--------------------|--------------------------|--------------------|--------------------------|---------------------|---------------------|--------------------------|
| Total credit impairment charge/(release) <sup>2</sup> | 195                | 178                | 10                       | 117                | 67                       | 531                 | 427                 | 24                       |
| Of which stage 1 and 2 <sup>2</sup>                   | 55                 | 126                | (56)                     | 67                 | (18)                     | 234                 | 199                 | 18                       |
| Of which stage 3 <sup>2</sup>                         | 140                | 52                 | 169                      | 50                 | 180                      | 297                 | 228                 | 30                       |

1 Variance is increase/(decrease) comparing current reporting period to prior reporting periods

2 Refer to Credit Impairment charge table in Risk review section for reconciliation from underlying to reported credit impairment

#### Balance sheet

|   | 30.09.25<br>\$million | 30.06.25<br>\$million | Change <sup>1</sup><br>% | 31.12.24<br>\$million | Change <sup>1</sup><br>% | 30.09.24<br>\$million | Change <sup>1</sup><br>% |
|---|-----------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| Gross loans and advances to customers <sup>2</sup>                                    | 289,609               | 291,811               | (1)                      | 285,936               | 1                        | 292,394               | (1)                      |
| Of which stage 1  | 271,037               | 273,155               | (1)                      | 269,102               | 1                        | 275,490               | (2)                      |
| Of which stage 2  | 12,975                | 12,520                | 4                        | 10,631                | 22                       | 10,369                | 25                       |
| Of which stage 3  | 5,597                 | 6,136                 | (9)                      | 6,203                 | (10)                     | 6,535                 | (14)                     |
| Expected credit loss provisions   | (4,482)               | (5,080)               | (12)                     | (4,904)               | (9)                      | (5,137)               | (13)                     |
| Of which stage 1  | (509)                 | (553)                 | (8)                      | (483)                 | 5                        | (496)                 | 3                        |
| Of which stage 2  | (515)                 | (465)                 | 11                       | (473)                 | 9                        | (390)                 | 32                       |
| Of which stage 3  | (3,458)               | (4,062)               | (15)                     | (3,948)               | (12)                     | (4,251)               | (19)                     |
| Net loans and advances to customers   | 285,127               | 286,731               | (1)                      | 281,032               | 1                        | 287,257               | (1)                      |
| Of which stage 1  | 270,528               | 272,602               | (1)                      | 268,619               | 1                        | 274,994               | (2)                      |
| Of which stage 2  | 12,460                | 12,055                | 3                        | 10,158                | 23                       | 9,979                 | 25                       |
| Of which stage 3  | 2,139                 | 2,074                 | 3                        | 2,255                 | (5)                      | 2,284                 | (6)                      |
| Cover ratio of stage 3 before/after collateral (%) <sup>3</sup>                       | 62 / 78               | 66 / 82               | (4) / (4)                | 64 / 78               | (2) / 0                  | 65 / 81               | (3) / (3)                |
| Credit grade 12 accounts (\$million)  | 1,373                 | 2,095                 | (34)                     | 969                   | 42                       | 943                   | 46                       |
| Early alerts (\$million) <sup>5</sup>   | 5,796                 | 4,485                 | 29                       | 5,559                 | 4                        | 5,100                 | 14                       |
| Investment grade corporate exposures (%) <sup>3</sup>                                 | 75                    | 75                    | -                        | 74                    | 1                        | 74                    | 1                        |
| Aggregate top 20 corporate exposures as a percentage of Tier 1 capital <sup>3,4</sup> | 63                    | 56                    | 7                        | 61                    | 2                        | 60                    | 3                        |

1 Variance is increase/(decrease) comparing current reporting period to prior reporting periods

2 Includes reverse repurchase agreements and other similar secured lending held at amortised cost of \$6,162 million (30 June 2025: \$4,189 million; 31 December 2024: \$9,660 million; 30 September 2024: \$8,955 million)

3 Change is the percentage points difference between the two points rather than the percentage change

4 Excludes repurchase and reverse repurchase agreements

5 Includes non-purely precautionary early alert balances

## Financial review continued

Asset quality remained resilient in the third quarter. The Group continues to actively manage the credit portfolio whilst remaining alert to a volatile and challenging external environment with evolving policy changes which may lead to idiosyncratic stress in a select number of geographies and industry sectors.

Credit impairment was a \$195 million charge in the quarter, representing an annualised loan-loss rate of 24 basis points. There was a \$107 million charge in WRB, down \$73 million following portfolio optimisation actions primarily in the unsecured portfolio. The Ventures charge of \$13 million was broadly in line with the prior year while in CLB, there was a net \$64 million charge in the quarter as new impairments were partly offset by releases in other parts of the portfolio. The Group retains a \$60 million overlay for clients who have exposure to the Hong Kong commercial real estate (CRE) sector and a management overlay of \$49 million related to China CRE. During the third quarter, CRE overlays increased \$25 million for Hong Kong to capture the increased pressure on liquidity, interest serviceability and repayment capacity. The China overlay reduced by \$9 million primarily driven by repayments.

Gross stage 3 loans and advances to customers of \$5.6 billion were 9 per cent lower compared to 30 June 2025 as repayments, client upgrades, reduction in exposures and write-offs more than offset new inflows. Credit-impaired loans represent 1.9 per cent of gross loans and advances, 19 basis points reduction on the prior quarter.

The stage 3 cover ratio of 62 per cent dropped 4 per cent as compared to 30 June 2025 while the cover ratio post collateral at 78 per cent also dropped by 4 percentage points, both due to the decrease in gross stage 3 balances and provisions, partly from the restructuring of an exposure previously in stage 3.

The total of Credit grade 12 balances at \$1.4 billion and early alert accounts of \$5.8 billion together increased by \$0.6 billion since 30 June 2025 from movements in sovereigns-related exposures and Hong Kong CRE exposures. The Group is continuing to carefully monitor its exposures in vulnerable sectors and select geographies, given the unusual stresses caused by the currently difficult macro-economic environment.

The proportion of investment grade corporate exposures has remained stable at 75 per cent since 30 June 2025.

### Restructuring, FFG, DVA and Other items

|  | Q3'25                      |                  |                  |                             | Q3'24                                   |                               |                  |                             | Q2'25                      |                  |                  |                             |
|--|----------------------------|------------------|------------------|-----------------------------|---|-------------------------------|------------------|-----------------------------|----------------------------|------------------|------------------|-----------------------------|
|  | Restructuring<br>\$million | FFG<br>\$million | DVA<br>\$million | Other<br>items<br>\$million | Restructuring <sup>1</sup><br>\$million | FFG <sup>1</sup><br>\$million | DVA<br>\$million | Other<br>items<br>\$million | Restructuring<br>\$million | FFG<br>\$million | DVA<br>\$million | Other<br>items<br>\$million |
| Operating income                                       | (10)                       | -                | (27)             | -                           | 40                                      | -                             | 5                | 1                           | 14                         | -                | 9                | (5)                         |
| Operating expenses                                     | (57)                       | (134)            | -                | -                           | (142)                                   | 11                            | -                | -                           | (64)                       | (87)             | -                | -                           |
| Credit impairment                                      | 7                          | -                | -                | -                           | -                                       | -                             | -                | -                           | (2)                        | -                | -                | -                           |
| Other impairment                                       | 2                          | (4)              | -                | -                           | 4                                       | -                             | -                | -                           | (1)                        | -                | -                | -                           |
| Profit/(loss) from<br>associates and joint<br>ventures | 4                          | -                | -                | -                           | (4)                                     | -                             | -                | -                           | 13                         | -                | -                | -                           |
| <b>Profit/(loss) before<br/>taxation</b>               | <b>(54)</b>                | <b>(138)</b>     | <b>(27)</b>      | <b>-</b>                    | <b>(102)</b>                            | <b>11</b>                     | <b>5</b>         | <b>1</b>                    | <b>(40)</b>                | <b>(87)</b>      | <b>9</b>         | <b>(5)</b>                  |

<sup>1</sup> FFG (Fit for Growth) charge previously reported within Restructuring has been re-presented as a separate item

The Group's reported performance is adjusted for profits or losses of a capital nature, amounts consequent to investment transactions driven by strategic intent, other infrequent and/or exceptional transactions that are significant or material in the context of the Group's normal business earnings for the period and items which management and investors would ordinarily identify separately when assessing underlying performance period-by-period.

Restructuring charges of \$54 million reflects the impact of actions to simplify technology platforms, business exits and optimising the office space and property footprint.

Charges related to the Fit for Growth programme totalled \$138 million in the quarter.

Movements in Debit Valuation Adjustment (DVA) were negative \$27 million driven by the tightening of Group's asset swap spreads on derivative liability exposures.

## Financial review continued

### Balance sheet and liquidity

|   | 30.09.25<br>\$million | 30.06.25<br>\$million | Change <sup>1</sup><br>% | 31.12.24<br>\$million | Change <sup>1</sup><br>% | 30.09.24<br>\$million | Change<br>% |
|---|-----------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|-------------|
| <b>Assets</b>                                     |                       |                       |                          |                       |                          |                       |             |
| Loans and advances to banks                       |                       | 42,386                | 8                        | 43,593                | 5                        | 47,512                | (4)         |
| Loans and advances to customers                   |                       | 286,731               | (1)                      | 281,032               | 1                        | 287,257               | (1)         |
| Other assets                                      |                       | 584,819               | -                        | 525,063               | 11                       | 537,404               | 8           |
| <b>Total assets</b>                               |                       | 913,936               | -                        | 849,688               | 8                        | 872,173               | 5           |
| <b>Liabilities</b>                                |                       |                       |                          |                       |                          |                       |             |
| Deposits by banks                                 |                       | 30,883                | (3)                      | 25,400                | 18                       | 32,172                | (7)         |
| Customer accounts                                 |                       | 517,390               | 2                        | 464,489               | 13                       | 478,140               | 10          |
| Other liabilities                                 |                       | 310,993               | (2)                      | 308,515               | (1)                      | 309,125               | (2)         |
| <b>Total liabilities</b>                          |                       | 859,266               | -                        | 798,404               | 8                        | 819,437               | 5           |
| <b>Equity</b>                                     |                       | 54,670                | (3)                      | 51,284                | 4                        | 52,736                | 1           |
| <b>Total equity and liabilities</b>               |                       | 913,936               | -                        | 849,688               | 8                        | 872,173               | 5           |
| <b>Advances-to-deposits ratio (%)<sup>2</sup></b> |                       | 51.0                  |                          | 53.3                  |                          | 52.7                  |             |
| <b>Liquidity coverage ratio (%)</b>               |                       | 146                   |                          | 138                   |                          | 143                   |             |

1. Variance is increase/(decrease) comparing current reporting period to prior reporting periods

2. The Group excludes \$8,956 million held with central banks (30 June 2025: \$14,239 million, 31 December 2024: \$19,187 million and 30 September 2024: \$20,534 million) that has been confirmed as repayable at the point of stress. Advances exclude reverse repurchase agreement and other similar secured lending of \$6,162 million (30 June 2025: \$4,189 million, 31 December 2024: \$9,660 million and 30 September 2024: \$8,955 million) and include loans and advances to customers held at fair value through profit or loss of \$9,421 million (30 June 2025: \$8,119 million, 31 December 2024: \$7,084 million and 30 September 2024: \$6,093 million). Deposits include customer accounts held at fair value through profit or loss of \$24,545 million (30 June 2025: \$24,958 million, 31 December 2024: \$21,772 million and 30 September 2024: \$22,344 million)

The Group's balance sheet remains strong, liquid and well diversified.

Loans and advances to customers decreased by \$2 billion or 1 per cent from 30 June 2025. Underlying growth was \$2 billion or 1 per cent excluding the \$2 billion reduction from Treasury and securities-based held to collect loans and \$2 billion impact of decrease from currency translation. The underlying growth is primarily driven by Wealth Lending and Mortgages in WRB. Loans and advances to banks increased 8 per cent since 30 June 2025 driven by higher interbank lending in a few select markets.

Customer accounts of \$526 billion increased by \$9 billion or 2 per cent from 30 June 2025. Excluding a \$2 billion decrease from currency translation, customer accounts increased by \$11 billion, or 2 per cent. This was primarily driven by a \$7 billion increase in WRB CASA and term deposits from affluent focus and targeted campaigns, and a \$3 billion increase in corporate term deposits and Treasury management activities.

Other assets decreased \$2 billion from 30 June 2025, with a \$7 billion increase in cash and balances with Central banks, and a \$4 billion increase in investment securities was more than offset by a \$6 billion reduction in financial assets held at fair value through profit or loss, primarily debt securities and a \$7 billion reduction in derivative financial instruments.

Other liabilities decreased 2 per cent or \$7 billion from 30 June 2025, with a \$11 billion decrease in derivative balances and a \$8 billion reduction in financial liabilities held at fair value through profit and loss was partly offset by an increase of \$6 billion in other financial liabilities held at amortised cost and a \$5 billion increase in debt securities in issue.

The advances-to-deposits ratio decreased to 50.7 per cent from 51.0 per cent as of 30 June 2025. The point-in-time liquidity coverage ratio increased 5 percentage point in the quarter to 151 per cent and remains well above the minimum regulatory requirement of 100 per cent.

### Risk-weighted assets

|                     | 30.09.25<br>\$million | 30.06.25<br>\$million | Change <sup>1</sup><br>% | 31.12.24<br>\$million | Change <sup>1</sup><br>% | 30.09.24<br>\$million | Change <sup>1</sup><br>% |
|---------------------|-----------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| <b>By risk type</b> |                       |                       |                          |                       |                          |                       |                          |
| Credit risk         | 191,074               | 191,348               | -                        | 189,303               | 1                        | 188,844               | 1                        |
| Operational risk    | 32,578                | 32,578                | -                        | 29,479                | 11                       | 29,479                | 11                       |
| Market risk         | 34,726                | 35,758                | (3)                      | 28,283                | 23                       | 30,601                | 13                       |
| <b>Total RWAs</b>   | 258,378               | 259,684               | (1)                      | 247,065               | 5                        | 248,924               | 4                        |

1. Variance is increase/(decrease) comparing current reporting period to prior reporting periods

## Financial review continued

Total risk-weighted assets of \$258.4 billion dropped by \$1.3 billion or 1 per cent from 30 June 2025.

- Credit risk RWA at \$191.1 billion remained stable since 30 June 2025. There was a \$1.9 billion increase from asset growth and mix within primarily in Treasury and a \$0.5 billion increase from model and methodology changes. This was partly offset by \$1.4 billion reduction in CIB optimisation actions and \$1.3 billion decrease from currency translation.
- Market risk RWA decreased by \$1.0 billion to \$34.7 billion primarily from updates to internal models mainly from risks not in VaR (Value at risk).

### Capital base and ratios

|   | 30.09.25<br>\$million | 30.06.25<br>\$million | Change <sup>1</sup><br>% | 31.12.24<br>\$million | Change <sup>1</sup><br>% | 30.09.24<br>\$million | Change <sup>1</sup><br>% |
|---|-----------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| <b>CET1 capital</b>                       | <b>36,594</b>         | 37,260                | (2)                      | 35,190                | 4                        | 35,425                | 3                        |
| Additional Tier 1 capital (AT1)           | 6,515                 | 6,517                 | –                        | 6,482                 | 1                        | 6,507                 | –                        |
| <b>Tier 1 capital</b>                     | <b>43,109</b>         | 43,777                | (2)                      | 41,672                | 3                        | 41,932                | 3                        |
| Tier 2 capital                            | 9,422                 | 9,504                 | (1)                      | 11,419                | (17)                     | 11,726                | (20)                     |
| <b>Total capital</b>                      | <b>52,531</b>         | 53,281                | (1)                      | 53,091                | (1)                      | 53,658                | (2)                      |
| <b>CET1 capital ratio(%)<sup>2</sup></b>  | <b>14.2</b>           | 14.3                  | (18)                     | 14.2                  | (8)                      | 14.2                  | (7)                      |
| <b>Total capital ratio(%)<sup>2</sup></b> | <b>20.3</b>           | 20.5                  | (19)                     | 21.5                  | (116)                    | 21.6                  | (122)                    |
| <b>Leverage ratio (%)<sup>2</sup></b>     | <b>4.6</b>            | 4.7                   | (9)                      | 4.8                   | (20)                     | 4.7                   | (6)                      |

1 Variance is increase/(decrease) comparing current reporting period to prior reporting periods

2 Change is the basis points (bps) difference between the two periods rather than the percentage change

The Group's CET1 ratio of 14.2 per cent was 18 basis points lower compared to 30 June 2025 primarily reflecting underlying profit accretion, lower RWA and impact of share buyback. CET1 remains 3.9 percentage points above the Group's latest regulatory minimum CET1 requirement. The Group's Pillar 2A reduced in the third quarter post a supervisory review resulting in a 22 basis points reduction in the Group's CET1 requirement.

CET1 accretion from profits was 50 basis points while lower RWA added 3 basis points to the ratio. Changes in FX, fair value gains in other comprehensive income and certain regulatory capital adjustments increased CET1 by a further 9 basis points.

The Group is part way through the \$1.3 billion share buyback programme which it announced on 31 July 2025, and by 30 September 2025 had spent \$413 million purchasing 22million ordinary shares, reducing the share count by approximately 1 per cent. Even though the share buyback was still ongoing on 30 September 2025, the entire \$1.3 billion is deducted from CET1 in the period, equivalent to a 50 basis points reduction in the CET1 ratio.

The Group is accruing the foreseeable dividend in respect of the final 2025 ordinary share dividend in the third quarter. This is not an indication of the Group's final 2025 ordinary share dividend, which will be proposed by the Board at the presentation of the 2025 full year results. The increase in the foreseeable dividend for ordinary dividend and AT1 coupons reduced the CET1 ratio by 30 basis points.

The Group's leverage ratio of 4.6 per cent is 9 basis points lower than as of 30 June 2025. The Group's leverage ratio remains significantly above its minimum requirement of 3.7 per cent.

# Supplementary financial information

## Underlying performance by client segment

|  | Q3'25                                    |                                   |                    |                                 |                 | Q3'24 <sup>1</sup>                       |                                   |                    |                                 |                 |
|--|--|-----------------------------------|--------------------|---------------------------------|-----------------|--|-----------------------------------|--------------------|---------------------------------|-----------------|
|  | Corporate & Investment Banking \$million | Wealth & Retail Banking \$million | Ventures \$million | Central & other items \$million | Total \$million | Corporate & Investment Banking \$million | Wealth & Retail Banking \$million | Ventures \$million | Central & other items \$million | Total \$million |
| <b>Operating income</b>  | 2,970                                    | 2,252                             | 39                 | (114)                           | 5,147           | 2,910                                    | 2,096                             | 43                 | (145)                           | 4,904           |
| External   | 2,733                                    | 1,032                             | 39                 | 1,343                           | 5,147           | 2,569                                    | 914                               | 43                 | 1,378                           | 4,904           |
| Inter-segment  | 237                                      | 1,220                             | –                  | (1,457)                         | –               | 341                                      | 1,182                             | –                  | (1,523)                         | –               |
| <b>Operating expenses</b>  | (1,583)                                  | (1,212)                           | (116)              | (42)                            | (2,953)         | (1,512)                                  | (1,168)                           | (119)              | (41)                            | (2,840)         |
| <b>Operating profit/(loss) before impairment losses and taxation</b> | 1,387                                    | 1,040                             | (77)               | (156)                           | 2,194           | 1,398                                    | 928                               | (76)               | (186)                           | 2,064           |
| Credit impairment  | (64)                                     | (107)                             | (13)               | (11)                            | (195)           | 10                                       | (180)                             | (16)               | 8                               | (178)           |
| Other impairment   | (4)                                      | (3)                               | (15)               | 2                               | (20)            | (49)                                     | (11)                              | (1)                | (31)                            | (92)            |
| (Loss)/profit from associates and joint ventures                     | –  | –                                 | (9)                | 15                              | 6               | –  | –                                 | (5)                | 18                              | 13              |
| <b>Underlying profit/(loss) before taxation</b>                      | 1,319                                    | 930                               | (114)              | (150)                           | 1,985           | 1,359                                    | 737                               | (98)               | (191)                           | 1,807           |
| Restructuring & Other items  | (145)                                    | (69)                              | (1)                | (4)                             | (219)           | (36)                                     | (43)                              | –                  | (6)                             | (85)            |
| <b>Reported profit/(loss) before taxation</b>                        | 1,174                                    | 861                               | (115)              | (154)                           | 1,766           | 1,323                                    | 694                               | (98)               | (197)                           | 1,722           |
| <b>Total assets</b>  | 499,829                                  | 131,164                           | 7,850              | 274,807                         | 913,650         | 479,518                                  | 125,912                           | 5,886              | 260,857                         | 872,173         |
| Of which: loans and advances to customers                            | 202,157                                  | 127,423                           | 1,631              | 16,355                          | 347,566         | 189,854                                  | 122,636                           | 1,231              | 26,300                          | 340,021         |
| Loans and advances to customers                                      | 139,722                                  | 127,419                           | 1,631              | 16,355                          | 285,127         | 137,098                                  | 122,628                           | 1,231              | 26,300                          | 287,257         |
| Loans held at fair value through profit or loss                      | 62,435                                   | 4                                 | –                  | –                               | 62,439          | 52,756                                   | 8                                 | –                  | –                               | 52,764          |
| <b>Total liabilities</b>   | 494,081                                  | 250,884                           | 6,122              | 109,343                         | 860,430         | 490,017                                  | 218,765                           | 4,972              | 105,683                         | 819,437         |
| Of which: customer accounts <sup>2</sup>                             | 329,011                                  | 246,528                           | 5,798              | 4,061                           | 585,398         | 315,749                                  | 214,430                           | 4,702              | 5,140                           | 540,021         |
| Risk-weighted assets   | 175,434                                  | 58,373                            | 3,385              | 21,186                          | 258,378         | 163,669                                  | 60,534                            | 2,195              | 22,526                          | 248,924         |
| Income return on risk-weighted assets (%)                            | 6.8                                      | 15.6                              | 4.7                | (2.1)                           | 8.0             | 7.1                                      | 14.2                              | 7.9                | (2.7)                           | 8.0             |
| Underlying return on tangible equity (%)                             | 13.1                                     | 35.6                              | nm                 | (20.9)                          | 13.4            | 15.0                                     | 24.6                              | nm                 | (26.1)                          | 10.8            |
| Cost to income ratio (%)   | 53.3                                     | 53.8                              | nm                 | nm                              | 57.4            | 52.0                                     | 55.7                              | nm                 | nm                              | 57.9            |

1 Underlying profit before taxation has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reallocation of Treasury income and certain costs across segments

2 Customer accounts includes FVTPL and repurchase agreements

# Supplementary financial information continued

## Corporate & Investment Banking

|   | Q3'25<br>\$million | Q3'24 <sup>3,4</sup><br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>2</sup><br>% | Q2'25<br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>2</sup><br>% | YTD'25<br>\$million | YTD'24<br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>2</sup><br>% |
|---|--------------------|-----------------------------------|--------------------------|--|--------------------|--------------------------|--|---------------------|---------------------|--------------------------|--|
| Transaction Services  | 1,488              | 1,572                             | (5)                      | (6)  | 1,469              | 1                        | 1  | 4,484               | 4,768               | (6)                      | (6)  |
| Payments & Liquidity  | 1,016              | 1,112                             | (9)                      | (9)  | 1,013              | -                        | -  | 3,090               | 3,412               | (9)                      | (9)  |
| Securities & Prime Services                                   | 166                | 156                               | 6                        | 7  | 158                | 5                        | 5  | 475                 | 450                 | 6                        | 6  |
| Trade & Working Capital                                       | 306                | 304                               | 1                        | -  | 298                | 3                        | 2  | 919                 | 906                 | 1                        | 2  |
| Global Banking  | 588                | 475                               | 24                       | 23   | 548                | 7                        | 7  | 1,684               | 1,435               | 17                       | 17   |
| Lending & Financial Solutions                                 | 496                | 407                               | 22                       | 21   | 476                | 4                        | 3  | 1,424               | 1,243               | 15                       | 15   |
| Capital Markets & Advisory                                    | 92                 | 68                                | 35                       | 33   | 72                 | 28                       | 29   | 260                 | 192                 | 35                       | 35   |
| Global Markets  | 848                | 840                               | 1                        | 1  | 1,172              | (28)                     | (28)   | 3,203               | 2,677               | 20                       | 20   |
| Macro Trading   | 678                | 683                               | (1)                      | (1)  | 961                | (29)                     | (30)   | 2,617               | 2,198               | 19                       | 19   |
| Credit Trading  | 206                | 174                               | 18                       | 18   | 187                | 10                       | 10   | 615                 | 506                 | 22                       | 22   |
| Valuation & Other Adj   | (36)               | (17)                              | (112)                    | (100)  | 24                 | nm                       | nm   | (29)                | (27)                | (7)                      | (7)  |
| Treasury & Other  | 46                 | 23                                | 100                      | 96   | 72                 | (36)                     | (39)   | 182                 | 224                 | (19)                     | (17)   |
| <b>Operating income<sup>4</sup></b>                           | <b>2,970</b>       | <b>2,910</b>                      | <b>2</b>                 | <b>2</b>   | <b>3,261</b>       | <b>(9)</b>               | <b>(9)</b>                                       | <b>9,553</b>        | <b>9,104</b>        | <b>5</b>                 | <b>5</b>   |
| <b>Operating expenses</b>                                     | <b>(1,583)</b>     | <b>(1,512)</b>                    | <b>(5)</b>               | <b>(4)</b>                                       | <b>(1,602)</b>     | <b>1</b>                 | <b>1</b>   | <b>(4,738)</b>      | <b>(4,557)</b>      | <b>(4)</b>               | <b>(3)</b>                                       |
| <b>Operating profit before impairment losses and taxation</b> | <b>1,387</b>       | <b>1,398</b>                      | <b>(1)</b>               | <b>(1)</b>                                       | <b>1,659</b>       | <b>(16)</b>              | <b>(17)</b>                                      | <b>4,815</b>        | <b>4,547</b>        | <b>6</b>                 | <b>7</b>   |
| Credit impairment   | (64)               | 10                                | nm                       | nm   | 44                 | nm                       | nm   | (50)                | 64                  | (178)                    | (188)  |
| Other impairment  | (4)                | (49)                              | 92                       | 92   | (1)                | nm                       | nm   | (4)                 | (154)               | 97                       | 97   |
| Profit from associates and joint ventures                     | -                  | -                                 | nm                       | nm   | (1)                | nm                       | nm   | -                   | -                   | nm                       | nm   |
| <b>Underlying profit before taxation</b>                      | <b>1,319</b>       | <b>1,359</b>                      | <b>(3)</b>               | <b>(3)</b>                                       | <b>1,701</b>       | <b>(22)</b>              | <b>(23)</b>                                      | <b>4,761</b>        | <b>4,457</b>        | <b>7</b>                 | <b>8</b>   |
| Restructuring & Other items                                   | (145)              | (36)                              | nm                       | nm   | (49)               | (196)                    | (188)  | (291)               | (113)               | (158)                    | (160)  |
| <b>Reported profit before taxation</b>                        | <b>1,174</b>       | <b>1,323</b>                      | <b>(11)</b>              | <b>(11)</b>                                      | <b>1,652</b>       | <b>(29)</b>              | <b>(30)</b>                                      | <b>4,470</b>        | <b>4,344</b>        | <b>3</b>                 | <b>4</b>   |
| Total assets  | 499,829            | 479,518                           | 4                        | 5  | 512,928            | (3)                      | (3)  | 499,829             | 479,518             | 4                        | 5  |
| Of which: loans and advances to customers <sup>5</sup>        | 202,157            | 189,854                           | 6                        | 7  | 204,812            | (1)                      | (1)  | 202,157             | 189,854             | 6                        | 7  |
| Total liabilities   | 494,081            | 490,017                           | 1                        | 1  | 507,646            | (3)                      | (2)  | 494,081             | 490,017             | 1                        | 1  |
| Of which: customer accounts <sup>6</sup>                      | 329,011            | 315,749                           | 4                        | 5  | 332,952            | (1)                      | (1)  | 329,011             | 315,749             | 4                        | 5  |
| Risk-weighted assets  | 175,434            | 163,669                           | 7                        | nm   | 182,129            | (4)                      | nm   | 175,434             | 163,669             | 7                        | nm   |
| Income return on risk-weighted assets (%) <sup>7</sup>        | 6.8                | 7.1                               | (30)                     | nm   | 7.3                | (50)                     | nm   | 7.3                 | 7.4                 | (10)                     | nm   |
| Underlying return on tangible equity (%) <sup>7</sup>         | 13.1               | 15.0                              | (190)                    | nm   | 19.4               | (630)                    | nm   | 17.4                | 16.5                | 90                       | nm   |
| Cost to income ratio (%) <sup>8</sup>                         | 53.3               | 52.0                              | (1.3)                    | (1.0)  | 49.1               | (4.2)                    | (4.5)  | 49.6                | 50.1                | 0.5                      | 0.8  |

1 Variance is better/(worse), except for risk-weighted assets, assets and liabilities which is increase/(decrease)

2 Comparisons presented on the basis of the current period's transactional currency rate, ensuring like-for-like currency rates between the two periods

3 Segment results have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025

4 Products have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025

5 Loans and advances to customers includes FVTPL and reverse repurchase agreements

6 Customer accounts includes FVTPL and repurchase agreements

7 Change is the basis points (bps) difference between the two periods rather than the percentage change

8 Change is the percentage points difference between the two periods rather than the percentage change

## Supplementary financial information continued

### Performance highlights

- Underlying profit before tax of \$1,319 million was down 3 per cent year-on-year at constant currency (ccy), mainly due to higher operating expenses and credit impairment partly offset by higher operating income.
- Operating income of \$2,970 million was \$60 million higher, 2 per cent up at ccy, primarily driven by a record Global Banking performance, up 23 per cent at ccy, due to higher origination and distribution volumes in addition to capturing the rebound in Capital Markets and Advisory activity. Global Markets income increased 1 per cent as strong flow income was partially offset by lower episodic income due to non-repeat of prior year gains in Rates. Transaction Services income fell 6 per cent at ccy as the benefit of increased liability balances was more than offset by margin compression due to lower interest rates impacting Payments & Liquidity while Securities & Prime Services grew 7 per cent benefitting from increased deposit balances.
- Underlying operating expenses rose 4 per cent at ccy, largely due to investments in strategic growth initiatives, higher performance-related pay and deposit insurance premium reclassification.
- Credit impairment charges of \$64 million were up \$74 million, primarily due to a non-repeat of prior-year releases. Other impairment reduction of \$45 million year-on-year due to a non-repeat of software asset write-off.
- Risk-weighted assets (RWA) of \$175 billion was up \$11 billion year-on-year driven mainly by business growth in Banking and Markets.

## Supplementary financial information continued

### Wealth & Retail Banking

|   | Q3'25<br>\$million | Q3'24 <sup>3,4</sup><br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>1,2</sup><br>% | Q2'25<br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>1,2</sup><br>% | YTD'25<br>\$million | YTD'24 <sup>3,4</sup><br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>1,2</sup><br>% |
|---|--------------------|-----------------------------------|--------------------------|--|--------------------|--------------------------|--|---------------------|------------------------------------|--------------------------|--|
| Wealth Solutions  | 890                | 694                               | 28                       | 27   | 742                | 20                       | 20   | 2,409               | 1,928                              | 25                       | 25   |
| Investment Products   | 691                | 507                               | 36                       | 35   | 544                | 27                       | 27   | 1,794               | 1,375                              | 30                       | 30   |
| Bancassurance   | 199                | 187                               | 6                        | 5  | 198                | 1                        | -  | 615                 | 553                                | 11                       | 12   |
| Deposits & Mortgages  | 1,034              | 1,051                             | (2)                      | (1)  | 990                | 4                        | 4  | 3,030               | 3,112                              | (3)                      | (2)  |
| CCPL & Other Unsecured Lending                                | 277                | 281                               | (1)                      | (2)  | 282                | (2)                      | (3)  | 816                 | 811                                | 1                        | 1  |
| Treasury & Other  | 51                 | 70                                | (27)                     | (29)   | 38                 | 34                       | 35   | 159                 | 129                                | 23                       | 23   |
| <b>Operating income<sup>4</sup></b>                           | <b>2,252</b>       | <b>2,096</b>                      | <b>7</b>                 | <b>7</b>   | <b>2,052</b>       | <b>10</b>                | <b>9</b>   | <b>6,414</b>        | <b>5,980</b>                       | <b>7</b>                 | <b>7</b>   |
| <b>Operating expenses</b>                                     | <b>(1,212)</b>     | <b>(1,168)</b>                    | <b>(4)</b>               | <b>(5)</b>   | <b>(1,248)</b>     | <b>3</b>                 | <b>3</b>   | <b>(3,641)</b>      | <b>(3,422)</b>                     | <b>(6)</b>               | <b>(6)</b>   |
| <b>Operating profit before impairment losses and taxation</b> | <b>1,040</b>       | <b>928</b>                        | <b>12</b>                | <b>10</b>  | <b>804</b>         | <b>29</b>                | <b>29</b>  | <b>2,773</b>        | <b>2,558</b>                       | <b>8</b>                 | <b>9</b>   |
| Credit impairment   | (107)              | (180)                             | 41                       | 41   | (153)              | 30                       | 31   | (439)               | (447)                              | 2                        | 1  |
| Other impairment  | (3)                | (11)                              | 73                       | 67   | 1                  | nm                       | nm   | (6)                 | (38)                               | 84                       | 86   |
| <b>Underlying profit before taxation</b>                      | <b>930</b>         | <b>737</b>                        | <b>26</b>                | <b>23</b>  | <b>652</b>         | <b>43</b>                | <b>43</b>  | <b>2,328</b>        | <b>2,073</b>                       | <b>12</b>                | <b>13</b>  |
| Restructuring & Other Items                                   | (69)               | (43)                              | (60)                     | (66)   | (55)               | (25)                     | (24)   | (199)               | (238)                              | 16                       | 14   |
| <b>Reported profit before taxation</b>                        | <b>861</b>         | <b>694</b>                        | <b>24</b>                | <b>21</b>  | <b>597</b>         | <b>44</b>                | <b>44</b>  | <b>2,129</b>        | <b>1,835</b>                       | <b>16</b>                | <b>17</b>  |
| Total assets  | 131,164            | 125,912                           | 4                        | 5  | 129,591            | 1                        | 2  | 131,164             | 125,912                            | 4                        | 5  |
| Of which: loans and advances to customers <sup>5</sup>        | 127,423            | 122,636                           | 4                        | 5  | 126,712            | 1                        | 2  | 127,423             | 122,636                            | 4                        | 5  |
| Total liabilities   | 250,884            | 218,765                           | 15                       | 16   | 244,591            | 3                        | 3  | 250,884             | 218,765                            | 15                       | 16   |
| Of which: customer accounts <sup>6</sup>                      | 246,528            | 214,430                           | 15                       | 16   | 240,612            | 2                        | 3  | 246,528             | 214,430                            | 15                       | 16   |
| Risk-weighted assets  | 58,373             | 60,534                            | (4)                      | nm   | 57,610             | 1                        | nm   | 58,373              | 60,534                             | (4)                      | nm   |
| Income return on risk-weighted assets (%) <sup>7</sup>        | 15.6               | 14.2                              | 140                      | nm   | 14.7               | 90                       | nm   | 15.1                | 13.5                               | 160                      | nm   |
| Underlying return on tangible equity (%) <sup>7</sup>         | 35.6               | 24.6                              | 1,100                    | nm   | 24.0               | 1,160                    | nm   | 28.7                | 22.9                               | 580                      | nm   |
| Cost to income ratio (%) <sup>8</sup>                         | 53.8               | 55.7                              | 1.9                      | 1.3  | 60.8               | 7.0                      | 7.1  | 56.8                | 57.2                               | 0.4                      | 0.7  |

1 Variance is better/(worse), except for risk-weighted assets, assets and liabilities which is increase/(decrease)

2 Comparisons presented on the basis of the current period's transactional currency rate, ensuring like-for-like currency rates between the two periods

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4 Products have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025

5 Loans and advances to customers includes FVTPL and reverse repurchase agreements

6 Customer accounts includes FVTPL and repurchase agreements

7 Change is the basis points (bps) difference between the two periods rather than the percentage change

8 Change is the percentage points difference between the two periods rather than the percentage change

## Supplementary financial information continued

### Performance highlights

- Underlying profit before tax of \$930 million was up 23 per cent at constant currency (ccy) mainly driven by higher income and lower impairments, partially offset by higher operating expenses.
- Operating income of \$2,252 million was up 7 per cent at ccy, primarily driven by a strong 27 per cent growth in Wealth Solutions primarily in Investment Products which registered robust growth on the back of continued investment in product innovation, advisory capabilities and digital build. The growth is also supported by \$13 billion of affluent net-new-money and 67,000 affluent new-to-bank clients onboarded during the quarter.
- Operating expenses increased 5 per cent at ccy, reflecting continued investment in our affluent strategy, including the hiring of relationship managers, and investments into new products, capabilities and platforms, partly offset by efficiency savings from the Fit for Growth programme.
- Credit impairment charges reduced by \$73 million driven by the reduction in unsecured exposures from portfolio optimisation actions.
- Risk-weighted assets (RWA) of \$58 billion reduced \$2 billion year-on-year primarily due to reductions in Unsecured Lending portfolios, partially offset by increase in Wealth Lending and Secured Lending portfolio reflecting growth in asset balances.

## Supplementary financial information continued

### Ventures

|  | Q3'25<br>\$million | Q3'24 <sup>3</sup><br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>12</sup><br>% | Q2'25<br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>12</sup><br>% | YTD'25<br>\$million | YTD'24 <sup>3</sup><br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>12</sup><br>% |
|--|--------------------|---------------------------------|--------------------------|---|--------------------|--------------------------|---|---------------------|----------------------------------|--------------------------|---|
| Digital Banks  | 49                 | 39                              | 26                       | 20  | 46                 | 7                        | 4   | 137                 | 101                              | 36                       | 35  |
| SCV  | (10)               | 4                               | nm                       | nm  | 232                | (104)                    | (105)   | 222                 | 22                               | nm                       | nm  |
| <b>Operating income</b>  | <b>39</b>          | <b>43</b>                       | <b>(9)</b>               | <b>(14)</b>                                       | <b>278</b>         | <b>(86)</b>              | <b>(86)</b>                                       | <b>359</b>          | <b>123</b>                       | <b>192</b>               | <b>191</b>  |
| <b>Operating expenses</b>  | <b>(116)</b>       | <b>(119)</b>                    | <b>3</b>                 | <b>2</b>  | <b>(127)</b>       | <b>9</b>                 | <b>9</b>  | <b>(355)</b>        | <b>(347)</b>                     | <b>(2)</b>               | <b>(2)</b>  |
| <b>Operating (loss)/profit before<br/>impairment losses and taxation</b> | <b>(77)</b>        | <b>(76)</b>                     | <b>(1)</b>               | <b>(5)</b>  | <b>151</b>         | <b>(151)</b>             | <b>(151)</b>                                      | <b>4</b>            | <b>(224)</b>                     | <b>102</b>               | <b>102</b>  |
| Credit impairment  | (13)               | (16)                            | 19                       | 13  | (14)               | 7                        | 13  | (37)                | (59)                             | 37                       | 37  |
| Other impairment   | (15)               | (1)                             | nm                       | nm  | -                  | nm                       | nm  | (15)                | (1)                              | nm                       | nm  |
| Loss from associates and joint ventures                                  | (9)                | (5)                             | (80)                     | (80)  | (7)                | (29)                     | (50)  | (20)                | (11)                             | (82)                     | (82)  |
| <b>Underlying (loss)/profit before<br/>taxation</b>                      | <b>(114)</b>       | <b>(98)</b>                     | <b>(16)</b>              | <b>(21)</b>                                       | <b>130</b>         | <b>(188)</b>             | <b>(187)</b>                                      | <b>(68)</b>         | <b>(295)</b>                     | <b>77</b>                | <b>77</b>   |
| Restructuring & Other items  | (1)                | -                               | nm                       | nm  | (1)                | -                        | nm  | (2)                 | (1)                              | (100)                    | (100)   |
| <b>Reported (loss)/profit before taxation</b>                            | <b>(115)</b>       | <b>(98)</b>                     | <b>(17)</b>              | <b>(22)</b>                                       | <b>129</b>         | <b>(189)</b>             | <b>(188)</b>                                      | <b>(70)</b>         | <b>(296)</b>                     | <b>76</b>                | <b>76</b>   |
| Total assets   | 7,850              | 5,886                           | 33                       | 30  | 7,534              | 4                        | 4   | 7,850               | 5,886                            | 33                       | 30  |
| Of which: loans and advances<br>to customers <sup>4</sup>                | 1,631              | 1,231                           | 32                       | 33  | 1,555              | 5                        | 5   | 1,631               | 1,231                            | 32                       | 33  |
| Total liabilities  | 6,122              | 4,972                           | 23                       | 24  | 6,010              | 2                        | 2   | 6,122               | 4,972                            | 23                       | 24  |
| Of which: customer accounts <sup>5</sup>                                 | 5,798              | 4,702                           | 23                       | 24  | 5,718              | 1                        | 2   | 5,798               | 4,702                            | 23                       | 24  |
| Risk-weighted assets   | 3,385              | 2,195                           | 54                       | nm  | 3,288              | 3                        | nm  | 3,385               | 2,195                            | 54                       | nm  |
| Income return on risk-weighted<br>assets (%) <sup>6</sup>                | 4.7                | 7.9                             | (320)                    | nm  | 39.8               | nm                       | nm  | 16.6                | 8.1                              | 850                      | nm  |
| Underlying return on tangible<br>equity (%) <sup>6</sup>                 | nm                 | nm                              | nm                       | nm  | nm                 | nm                       | nm  | nm                  | nm                               | nm                       | nm  |
| Cost to income ratio (%) <sup>7</sup>                                    | nm                 | nm                              | nm                       | nm  | nm                 | nm                       | nm  | nm                  | nm                               | nm                       | nm  |

1 Variance is better/(worse), except for risk-weighted assets, assets and liabilities which is increase/(decrease)

2 Comparisons presented on the basis of the current period's transactional currency rate, ensuring like-for-like currency rates between the two periods

3 Segment results have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025

4 Loans and advances to customers includes FVTPL

5 Customer accounts includes FVTPL

6 Change is the basis points (bps) difference between the two periods rather than the percentage change

7 Change is the percentage points difference between the two periods rather than the percentage change

### Performance highlights

- Underlying loss before tax increased by \$16 million to \$114 million mainly driven by higher other impairments offsetting strong growth in Digital Banks.
- Digital Banks income was up 20 per cent at constant currency (ccy), driven by growth in credit cards, personal loans and deposits, partially offsetting lower SCV income.
- Other impairment charges increased \$14 million, largely from SCV.

## Supplementary financial information continued

### Central & other items

|   | Q3'25<br>\$million | Q3'24 <sup>3,4</sup><br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>12</sup><br>% | Q2'25<br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>12</sup><br>% | YTD'25<br>\$million | YTD'24 <sup>3,4</sup><br>\$million | Change <sup>1</sup><br>% | Constant<br>currency<br>change <sup>12</sup><br>% |
|---|--------------------|-----------------------------------|--------------------------|---|--------------------|--------------------------|---|---------------------|------------------------------------|--------------------------|---|
| Treasury & Other <sup>4</sup>                               | (114)              | (145)                             | 21                       | 23  | (82)               | (39)                     | (37)  | (280)               | (345)                              | 19                       | 25  |
| <b>Operating income</b>                                     | <b>(114)</b>       | <b>(145)</b>                      | <b>21</b>                | <b>23</b>   | <b>(82)</b>        | <b>(39)</b>              | <b>(37)</b>                                       | <b>(280)</b>        | <b>(345)</b>                       | <b>19</b>                | <b>25</b>   |
| <b>Operating expenses</b>                                   | <b>(42)</b>        | <b>(41)</b>                       | <b>(2)</b>               | <b>(10)</b>                                       | <b>(73)</b>        | <b>42</b>                | <b>43</b>   | <b>(184)</b>        | <b>(187)</b>                       | <b>2</b>                 | <b>1</b>  |
| <b>Operating loss before impairment losses and taxation</b> | <b>(156)</b>       | <b>(186)</b>                      | <b>16</b>                | <b>16</b>   | <b>(155)</b>       | <b>(1)</b>               | <b>1</b>  | <b>(464)</b>        | <b>(532)</b>                       | <b>13</b>                | <b>17</b>   |
| Credit impairment   | (11)               | 8                                 | nm                       | nm  | 6                  | nm                       | nm  | (5)                 | 15                                 | (133)                    | (133)   |
| Other impairment  | 2                  | (31)                              | 106                      | 106   | (3)                | 167                      | 167   | (4)                 | (42)                               | 90                       | 91  |
| Profit from associates and joint ventures                   | 15                 | 18                                | (17)                     | (17)  | 72                 | (79)                     | (78)  | 117                 | 88                                 | 33                       | 33  |
| <b>Underlying loss before taxation</b>                      | <b>(150)</b>       | <b>(191)</b>                      | <b>21</b>                | <b>22</b>   | <b>(80)</b>        | <b>(88)</b>              | <b>(74)</b>                                       | <b>(356)</b>        | <b>(471)</b>                       | <b>24</b>                | <b>28</b>   |
| Restructuring & Other items <sup>5</sup>                    | (4)                | (6)                               | 33                       | 64  | (18)               | 78                       | 79  | (24)                | (198)                              | 88                       | 88  |
| <b>Reported loss before taxation</b>                        | <b>(154)</b>       | <b>(197)</b>                      | <b>22</b>                | <b>24</b>   | <b>(98)</b>        | <b>(57)</b>              | <b>(46)</b>                                       | <b>(380)</b>        | <b>(669)</b>                       | <b>43</b>                | <b>46</b>   |
| Total assets  | 274,807            | 260,857                           | 5                        | 6   | 263,883            | 4                        | 5   | 274,807             | 260,857                            | 5                        | 6   |
| Of which: loans and advances to customers <sup>6</sup>      | 16,355             | 26,300                            | (38)                     | (37)  | 17,539             | (7)                      | (6)   | 16,355              | 26,300                             | (38)                     | (37)  |
| Total liabilities   | 109,343            | 105,683                           | 3                        | 4   | 101,019            | 8                        | 8   | 109,343             | 105,683                            | 3                        | 4   |
| Of which: customer accounts <sup>7</sup>                    | 4,061              | 5,140                             | (21)                     | (19)  | 2,851              | 42                       | 44  | 4,061               | 5,140                              | (21)                     | (19)  |
| Risk-weighted assets  | 21,186             | 22,526                            | (6)                      | nm  | 16,657             | nm                       | nm  | 21,186              | 22,526                             | (6)                      | nm  |
| Income return on risk-weighted assets (%) <sup>8</sup>      | (2.1)              | (2.7)                             | 60                       | nm  | (1.6)              | (50)                     | nm  | (1.8)               | (2.0)                              | 20                       | nm  |
| Underlying return on tangible equity (%) <sup>8</sup>       | (20.9)             | (26.1)                            | 520                      | nm  | (3.2)              | (1,770)                  | nm  | (16.1)              | (16.0)                             | (10)                     | nm  |
| Cost to income ratio (%) <sup>9</sup>                       | nm                 | nm                                | nm                       | nm  | nm                 | nm                       | nm  | nm                  | nm                                 | nm                       | nm  |

1 Variance is better/(worse), except for risk-weighted assets, assets and liabilities which is increase/(decrease)

2 Comparisons presented on the basis of the current period's transactional currency rate, ensuring like-for-like currency rates between the two periods

3 Segment results have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025

4 Products have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025

5 Other items in H1 2024 includes \$174 million primarily relating to recycling of FX translation losses from reserves into profit and loss on the sale of Zimbabwe

6 Loans and advances to customers includes FVTPL

7 Customer accounts includes FVTPL

8 Change is the basis points (bps) difference between the two periods rather than the percentage change

9 Change is the percentage points difference between the two periods rather than the percentage change

### Performance highlights

- Underlying loss before taxation decreased to \$150 million compared to the prior year loss of \$191 million, mainly from improved operating income and lower impairments, partly offset by lower profit from associates and joint ventures.
- Income for the quarter was \$31 million higher year-on-year, mainly driven by improved yields from longer dated Treasury assets.
- Impairments were lower year-on-year as a non-repeat of prior year software impairment was partly offset by a non-repeat of prior year credit impairment releases.
- The reduced profit from associates and joint ventures mainly stems from a reduction in profits recognised from China Bohai Bank.

## Supplementary financial information continued

### Underlying performance by key market

|  | Q3'25                  |                    |                    |                     |                        |                    |                  |                 |                 |                    |                    |
|--|------------------------|--------------------|--------------------|---------------------|------------------------|--------------------|------------------|-----------------|-----------------|--------------------|--------------------|
|  | Hong Kong<br>\$million | Korea<br>\$million | China<br>\$million | Taiwan<br>\$million | Singapore<br>\$million | India<br>\$million | UAE<br>\$million | UK<br>\$million | US<br>\$million | Other<br>\$million | Group<br>\$million |
| Operating income                                       | 1,220                  | 280                | 295                | 163                 | 745                    | 350                | 319              | 369             | 317             | 1,089              | 5,147              |
| Operating expenses                                     | (618)                  | (204)              | (209)              | (91)                | (431)                  | (226)              | (166)            | (197)           | (161)           | (650)              | (2,953)            |
| Operating profit before impairment losses and taxation | 602                    | 76                 | 86                 | 72                  | 314                    | 124                | 153              | 172             | 156             | 439                | 2,194              |
| Credit impairment                                      | (69)                   | (17)               | (14)               | (3)                 | (33)                   | (3)                | 9                | 34              | (71)            | (28)               | (195)              |
| Other impairment                                       | (1)                    | -                  | (2)                | -                   | (1)                    | (1)                | -                | 6               | -               | (21)               | (20)               |
| Profit/(loss) from associates and joint ventures       | -                      | -                  | 16                 | -                   | (2)                    | -                  | -                | (2)             | -               | (6)                | 6                  |
| Underlying profit before taxation                      | 532                    | 59                 | 86                 | 69                  | 278                    | 120                | 162              | 210             | 85              | 384                | 1,985              |
| Total assets employed                                  | 210,684                | 53,179             | 43,925             | 22,342              | 120,605                | 33,140             | 22,003           | 239,384         | 75,023          | 93,365             | 913,650            |
| Of which: loans and advances to customers <sup>3</sup> | 91,282                 | 30,034             | 14,475             | 11,689              | 62,432                 | 13,224             | 8,554            | 57,866          | 25,058          | 32,952             | 347,566            |
| Total liabilities employed                             | 213,178                | 44,987             | 37,721             | 20,092              | 115,859                | 24,792             | 19,202           | 251,869         | 50,345          | 82,385             | 860,430            |
| Of which: customer accounts <sup>4</sup>               | 187,204                | 36,214             | 31,696             | 18,467              | 101,193                | 15,920             | 16,605           | 94,972          | 21,292          | 61,835             | 585,398            |

|   | Q3'24 <sup>1</sup>     |                    |                    |                     |                        |                    |                  |                 |                 |                    |                    |
|---|------------------------|--------------------|--------------------|---------------------|------------------------|--------------------|------------------|-----------------|-----------------|--------------------|--------------------|
|   | Hong Kong<br>\$million | Korea<br>\$million | China<br>\$million | Taiwan<br>\$million | Singapore<br>\$million | India<br>\$million | UAE<br>\$million | UK<br>\$million | US<br>\$million | Other<br>\$million | Group<br>\$million |
| Operating income  | 1,233                  | 252                | 382                | 156                 | 655                    | 423                | 270              | 252             | 250             | 1,031              | 4,904              |
| Operating expenses  | (549)                  | (163)              | (217)              | (86)                | (335)                  | (251)              | (138)            | (347)           | (137)           | (617)              | (2,840)            |
| Operating profit/(loss) before impairment losses and taxation | 684                    | 89                 | 165                | 70                  | 320                    | 172                | 132              | (95)            | 113             | 414                | 2,064              |
| Credit impairment   | (81)                   | (28)               | (36)               | (8)                 | (5)                    | (17)               | 23               | 30              | 2               | (58)               | (178)              |
| Other impairment  | (45)                   | -                  | (12)               | -                   | 64                     | (23)               | (16)             | (28)            | (14)            | (18)               | (92)               |
| Profit/(loss) from associates and joint ventures              | -                      | -                  | 15                 | -                   | 1                      | -                  | -                | -               | -               | (3)                | 13                 |
| Underlying profit/(loss) before taxation <sup>1</sup>         | 558                    | 61                 | 132                | 62                  | 380                    | 132                | 139              | (93)            | 101             | 335                | 1,807              |
| Total assets employed <sup>2</sup>                            | 205,361                | 50,124             | 46,175             | 22,975              | 109,731                | 35,230             | 21,630           | 241,153         | 57,979          | 81,815             | 872,173            |
| Of which: loans and advances to customers <sup>3</sup>        | 85,875                 | 28,153             | 15,419             | 11,991              | 68,466                 | 13,517             | 8,202            | 61,715          | 17,077          | 29,606             | 340,021            |
| Total liabilities employed <sup>2</sup>                       | 201,553                | 41,544             | 37,896             | 19,577              | 97,165                 | 27,187             | 19,276           | 254,788         | 42,810          | 77,641             | 819,437            |
| Of which: customer accounts <sup>4</sup>                      | 165,991                | 32,063             | 28,228             | 17,722              | 86,190                 | 20,006             | 16,492           | 95,670          | 17,678          | 59,981             | 540,021            |

1 Underlying profit before taxation has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025

2 Balance sheet numbers have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 reflecting change from management basis to financial basis

3 Loans and advances to customers includes FVTPL and reverse repurchase agreements

4 Customer deposits includes FVTPL and repurchase agreements

## Supplementary financial information continued

|   | Q2'25                  |                    |                    |                     |                        |                    |                  |                 |                 |                    |                    |
|---|------------------------|--------------------|--------------------|---------------------|------------------------|--------------------|------------------|-----------------|-----------------|--------------------|--------------------|
|   | Hong Kong<br>\$million | Korea<br>\$million | China<br>\$million | Taiwan<br>\$million | Singapore<br>\$million | India<br>\$million | UAE<br>\$million | UK<br>\$million | US<br>\$million | Other<br>\$million | Group<br>\$million |
| <b>Operating income</b>                                       | 1,414                  | 299                | 320                | 135                 | 927                    | 381                | 301              | 404             | 288             | 1,040              | 5,509              |
| <b>Operating expenses</b>                                     | (599)                  | (182)              | (206)              | (86)                | (412)                  | (224)              | (172)            | (398)           | (126)           | (645)              | (3,050)            |
| <b>Operating profit before impairment losses and taxation</b> | 815                    | 117                | 114                | 49                  | 515                    | 157                | 129              | 6               | 162             | 395                | 2,459              |
| Credit impairment   | (79)                   | (10)               | (22)               | (7)                 | (24)                   | (11)               | 13               | 31              | 2               | (10)               | (117)              |
| Other impairment  | -                      | -                  | -                  | -                   | -                      | (1)                | -                | -               | -               | (2)                | (3)                |
| Profit/(loss) from associates and joint ventures              | -                      | -                  | 69                 | -                   | -                      | -                  | -                | (1)             | -               | (4)                | 64                 |
| <b>Underlying profit before taxation</b>                      | 736                    | 107                | 161                | 42                  | 491                    | 145                | 142              | 36              | 164             | 379                | 2,403              |
| Total assets employed   | 209,923                | 53,654             | 45,573             | 24,526              | 114,423                | 33,336             | 21,902           | 265,713         | 56,506          | 88,380             | 913,936            |
| Of which: loans and advances to customers <sup>1</sup>        | 86,140                 | 31,328             | 15,243             | 12,628              | 65,063                 | 13,616             | 8,464            | 65,615          | 22,039          | 30,482             | 350,618            |
| Total liabilities employed                                    | 214,165                | 45,178             | 38,422             | 21,401              | 109,253                | 25,260             | 18,323           | 258,501         | 47,405          | 81,358             | 859,266            |
| Of which: customer accounts <sup>2</sup>                      | 187,036                | 35,057             | 30,959             | 18,841              | 99,094                 | 17,383             | 15,471           | 99,032          | 18,277          | 60,983             | 582,133            |

1 Loans and advances to customers includes FVTPL and reverse repurchase agreements

2 Customer deposits includes FVTPL and repurchase agreements

### Quarterly underlying operating income by product

|  | Q3'25<br>\$million | Q2'25<br>\$million | Q1'25<br>\$million | Q4'24 <sup>1</sup><br>\$million | Q3'24 <sup>1</sup><br>\$million | Q2'24 <sup>1</sup><br>\$million | Q1'24 <sup>1</sup><br>\$million | Q4'23 <sup>1</sup><br>\$million |
|--|--------------------|--------------------|--------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Transaction Services                     | 1,488              | 1,469              | 1,527              | 1,666                           | 1,572                           | 1,593                           | 1,603                           | 1,647                           |
| Payments & Liquidity                     | 1,016              | 1,013              | 1,061              | 1,193                           | 1,112                           | 1,139                           | 1,161                           | 1,207                           |
| Securities & Prime Services              | 166                | 158                | 151                | 161                             | 156                             | 153                             | 141                             | 140                             |
| Trade & Working Capital                  | 306                | 298                | 315                | 312                             | 304                             | 301                             | 301                             | 300                             |
| Global Banking                           | 588                | 548                | 548                | 500                             | 475                             | 488                             | 472                             | 400                             |
| Lending & Financial Solutions            | 496                | 476                | 452                | 434                             | 407                             | 422                             | 414                             | 358                             |
| Capital Markets & Advisory               | 92                 | 72                 | 96                 | 66                              | 68                              | 66                              | 58                              | 42                              |
| Global Markets                           | 848                | 1,172              | 1,183              | 773                             | 840                             | 796                             | 1,041                           | 534                             |
| Macro Trading                            | 678                | 961                | 978                | 654                             | 683                             | 631                             | 884                             | 463                             |
| Credit Trading                           | 206                | 187                | 222                | 138                             | 174                             | 165                             | 167                             | 92                              |
| Valuation & Other Adj                    | (36)               | 24                 | (17)               | (19)                            | (17)                            | -                               | (10)                            | (21)                            |
| Wealth Solutions                         | 890                | 742                | 777                | 562                             | 694                             | 618                             | 616                             | 412                             |
| Investment Products                      | 691                | 544                | 559                | 452                             | 507                             | 444                             | 424                             | 298                             |
| Bancassurance                            | 199                | 198                | 218                | 110                             | 187                             | 174                             | 192                             | 114                             |
| Deposits & Mortgages                     | 1,034              | 990                | 1,006              | 1,058                           | 1,051                           | 1,041                           | 1,020                           | 1,008                           |
| CCPL & Other Unsecured Lending           | 277                | 282                | 257                | 270                             | 281                             | 270                             | 260                             | 259                             |
| Ventures                                 | 39                 | 278                | 42                 | 60                              | 43                              | 48                              | 32                              | 32                              |
| Digital Banks                            | 49                 | 46                 | 42                 | 41                              | 39                              | 33                              | 29                              | 26                              |
| SCV                                      | (10)               | 232                | -                  | 19                              | 4                               | 15                              | 3                               | 6                               |
| Treasury & Other                         | (17)               | 28                 | 50                 | (55)                            | (52)                            | (48)                            | 108                             | (268)                           |
| <b>Total underlying operating income</b> | <b>5,147</b>       | <b>5,509</b>       | <b>5,390</b>       | <b>4,834</b>                    | <b>4,904</b>                    | <b>4,806</b>                    | <b>5,152</b>                    | <b>4,024</b>                    |

1 Products have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 with no change in total income

## Supplementary financial information continued

### Earnings per ordinary share

|   | Q3'25<br>\$million | Q3'24<br>\$million | Change<br>% | Q2'25<br>\$million | Change<br>% | YTD'25<br>\$million | YTD'24<br>\$million | Change<br>% |
|---|--------------------|--------------------|-------------|--------------------|-------------|---------------------|---------------------|-------------|
| <b>Profit for the period attributable to equity holders</b>               | <b>1,298</b>       | 1,147              | 13          | 1,734              | (25)        | <b>4,624</b>        | 3,516               | 32          |
| Non-controlling interest  | 2                  | 3                  | (33)        | (15)               | nm          | (15)                | 12                  | nm          |
| Dividend payable on preference shares and AT1 classified as equity        | (272)              | (219)              | (24)        | (11)               | nm          | (516)               | (428)               | (21)        |
| <b>Profit for the period attributable to ordinary shareholders</b>        | <b>1,028</b>       | 931                | 10          | 1,708              | (40)        | <b>4,093</b>        | 3,100               | 32          |
| <b>Items normalised<sup>1</sup>:</b>                                      |                    |                    |             |                    |             |                     |                     |             |
| Restructuring   | 54                 | 102                | (47)        | 40                 | 35          | 191                 | 166                 | 15          |
| FFG   | 138                | (11)               | nm          | 87                 | 59          | 298                 | 75                  | nm          |
| DVA   | 27                 | (5)                | nm          | (9)                | nm          | 22                  | 21                  | 5           |
| Net (gain)/loss on sale of businesses                                     | -                  | (1)                | nm          | 5                  | nm          | 5                   | 188                 | (97)        |
| Other items   | -                  | -                  | nm          | -                  | nm          | -                   | 100                 | nm          |
| Tax on normalised items   | (39)               | (11)               | nm          | (26)               | (50)        | (94)                | (78)                | (21)        |
| <b>Underlying profit attributable to ordinary shareholders</b>            | <b>1,208</b>       | 1,005              | 20          | 1,805              | (33)        | <b>4,515</b>        | 3,572               | 26          |
| Basic - Weighted average number of shares (millions)                      | 2,310              | 2,527              | (9)         | 2,355              | (2)         | 2,353               | 2,579               | (9)         |
| Diluted - Weighted average number of shares (millions)                    | 2,381              | 2,595              | (8)         | 2,422              | (2)         | 2,422               | 2,644               | (8)         |
| <b>Basic earnings per ordinary share (cents)<sup>2</sup></b>              | <b>44.5</b>        | 36.8               | 7.7         | 72.5               | (28.0)      | <b>173.9</b>        | 120.2               | 53.7        |
| <b>Diluted earnings per ordinary share (cents)<sup>2</sup></b>            | <b>43.2</b>        | 35.9               | 7.3         | 70.5               | (27.3)      | <b>169.0</b>        | 117.2               | 51.8        |
| <b>Underlying basic earnings per ordinary share (cents)<sup>2</sup></b>   | <b>52.3</b>        | 39.8               | 12.5        | 76.6               | (24.3)      | <b>191.9</b>        | 138.5               | 53.4        |
| <b>Underlying diluted earnings per ordinary share (cents)<sup>2</sup></b> | <b>50.7</b>        | 38.7               | 12.0        | 74.5               | (23.8)      | <b>186.4</b>        | 135.1               | 51.3        |

1 Refer Profit before taxation (PBT) table in underlying versus reported results reconciliation

2 Change is the difference between the two periods rather than the percentage change

## Supplementary financial information continued

### Return on Tangible Equity

|   | Q3'25<br>\$million | Q3'24<br>\$million | Change<br>% | Q2'25<br>\$million | Change<br>% | YTD'25<br>\$million | YTD'24<br>\$million | Change<br>% |
|---|--------------------|--------------------|-------------|--------------------|-------------|---------------------|---------------------|-------------|
| Average parent company Shareholders' Equity                                   | 46,490             | 44,836             | 4           | 45,645             | 2           | 45,536              | 44,417              | 3           |
| Less Average preference share capital and share premium                       | (1,494)            | (1,494)            | -           | (1,494)            | -           | (1,494)             | (1,494)             | -           |
| Less Average intangible assets  | (6,118)            | (6,191)            | 1           | (5,965)            | (3)         | (5,966)             | (6,187)             | 4           |
| <b>Average Ordinary Shareholders' Tangible Equity</b>                         | <b>38,878</b>      | <b>37,151</b>      | <b>5</b>    | <b>38,186</b>      | <b>2</b>    | <b>38,076</b>       | <b>36,736</b>       | <b>4</b>    |
| Profit for the period attributable to equity holders                          | 1,298              | 1,147              | 13          | 1,734              | (25)        | 4,624               | 3,516               | 32          |
| Non-controlling interests   | 2                  | 3                  | (33)        | (15)               | nm          | (15)                | 12                  | nm          |
| Dividend payable on preference shares and AT1 classified as equity            | (272)              | (219)              | (24)        | (11)               | nm          | (516)               | (428)               | (21)        |
| <b>Profit for the period attributable to ordinary shareholders</b>            | <b>1,028</b>       | <b>931</b>         | <b>10</b>   | <b>1,708</b>       | <b>(40)</b> | <b>4,093</b>        | <b>3,100</b>        | <b>32</b>   |
| <b>Items normalised<sup>1</sup>:</b>  |                    |                    |             |                    |             |                     |                     |             |
| Restructuring   | 54                 | 102                | (47)        | 40                 | 35          | 191                 | 166                 | 15          |
| FFG   | 138                | (11)               | nm          | 87                 | 59          | 298                 | 75                  | nm          |
| DVA   | 27                 | (5)                | nm          | (9)                | nm          | 22                  | 21                  | 5           |
| Net (gain)/loss on sale of businesses   | -                  | (1)                | nm          | 5                  | nm          | 5                   | 188                 | (97)        |
| Ventures FVOCI unrealised loss/(gain) net of tax                              | 102                | 3                  | nm          | 72                 | 42          | 174                 | (12)                | nm          |
| Other items   | -                  | -                  | nm          | -                  | nm          | -                   | 100                 | nm          |
| Tax on normalised items   | (39)               | (11)               | nm          | (26)               | (50)        | (94)                | (78)                | (21)        |
| <b>Underlying profit for the period attributable to ordinary shareholders</b> | <b>1,310</b>       | <b>1,008</b>       | <b>30</b>   | <b>1,877</b>       | <b>(30)</b> | <b>4,689</b>        | <b>3,560</b>        | <b>32</b>   |
| Underlying return on tangible equity <sup>2</sup>                             | 13.4%              | 10.8%              | 260         | 19.7%              | (630)       | 16.5%               | 12.9%               | 360         |
| Reported return on tangible equity <sup>2</sup>                               | 10.5%              | 10.0%              | 50          | 17.9%              | (740)       | 14.4%               | 11.3%               | 310         |

1 Refer Profit before taxation (PBT) table in underlying versus reported results reconciliation

2 Change is the basis points (bps) difference between the two periods rather than the percentage change

### Net Tangible Asset Value per share

|  | 30.09.25<br>\$million | 30.09.24<br>\$million | Change<br>% | 30.06.25<br>\$million | Change<br>% | 31.12.24<br>\$million | Change<br>% |
|--|-----------------------|-----------------------|-------------|-----------------------|-------------|-----------------------|-------------|
| Parent company shareholders' equity                              | 46,250                | 45,259                | 2           | 46,730                | (1)         | 44,388                | 4           |
| Less Preference share capital and share premium                  | (1,494)               | (1,494)               | -           | (1,494)               | -           | (1,494)               | -           |
| Less Intangible assets   | (6,145)               | (6,279)               | 2           | (6,091)               | (1)         | (5,791)               | (6)         |
| <b>Net shareholders tangible equity</b>                          | <b>38,611</b>         | <b>37,486</b>         | <b>3</b>    | <b>39,145</b>         | <b>(1)</b>  | <b>37,103</b>         | <b>4</b>    |
| <b>Ordinary shares in issue, excluding own shares (millions)</b> | <b>2,293</b>          | <b>2,484</b>          | <b>(8)</b>  | <b>2,330</b>          | <b>(2)</b>  | <b>2,408</b>          | <b>(5)</b>  |
| <b>Net Tangible Asset Value per share (cents)<sup>1</sup></b>    | <b>1,684</b>          | <b>1,509</b>          | <b>175</b>  | <b>1,680</b>          | <b>4</b>    | <b>1,541</b>          | <b>143</b>  |

1 Change is cents difference between the two periods rather than the percentage change

# Underlying versus reported results reconciliations

Reconciliations between underlying and reported results are set out in the tables below:

## Operating income by client segment

|                                  | Q3'25                                    |                                   |                    |                                 |                 | Q3'24   |  |                    |  |                 |
|----------------------------------|--|-----------------------------------|--------------------|---------------------------------|-----------------|---|--|--------------------|--|-----------------|
|                                  | Corporate & Investment Banking \$million | Wealth & Retail Banking \$million | Ventures \$million | Central & other items \$million | Total \$million | Corporate & Investment Banking <sup>1</sup> \$million | Wealth & Retail Banking <sup>1</sup> \$million | Ventures \$million | Central & Other items <sup>1</sup> \$million | Total \$million |
| Underlying operating income      | 2,970                                    | 2,252                             | 39                 | (114)                           | 5,147           | 2,910   | 2,096  | 43                 | (145)  | 4,904           |
| Restructuring                    | (6)                                      | (4)                               | -                  | -                               | (10)            | 37  | 6  | -                  | (3)  | 40              |
| DVA                              | (27)                                     | -                                 | -                  | -                               | (27)            | 5   | -  | -                  | -  | 5               |
| Other items                      | -  | -                                 | -                  | -                               | -               | -   | -  | -                  | 1  | 1               |
| <b>Reported operating income</b> | <b>2,937</b>                             | <b>2,248</b>                      | <b>39</b>          | <b>(114)</b>                    | <b>5,110</b>    | <b>2,952</b>  | <b>2,102</b>                                   | <b>43</b>          | <b>(147)</b>                                 | <b>4,950</b>    |

<sup>1</sup> Underlying profit before taxation has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reallocation of Treasury income and certain costs across segments

## Net interest income and Non NII

|                     | Q3'25                |                         |   |                    | Q3'24                             |                         |  |                    |
|---------------------|----------------------|-------------------------|---|--------------------|-----------------------------------|-------------------------|--|--------------------|
|                     | Underlying \$million | Restructuring \$million | Adjustment for Trading book funding cost and Others \$million | Reported \$million | Underlying <sup>1</sup> \$million | Restructuring \$million | Adjustment for Trading book funding cost and Others <sup>1</sup> \$million | Reported \$million |
| Net interest income | 2,737                | -                       | (1,329)   | 1,408              | 2,769                             | -                       | (1,287)  | 1,482              |
| Non NII             | 2,410                | (37)                    | 1,329   | 3,702              | 2,135                             | 46                      | 1,287  | 3,468              |
| <b>Total income</b> | <b>5,147</b>         | <b>(37)</b>             | <b>-</b>  | <b>5,110</b>       | <b>4,904</b>                      | <b>46</b>               | <b>-</b>   | <b>4,950</b>       |

<sup>1</sup> Underlying net interest income has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reclassification of funding cost mismatches to Underlying Non NII

## Profit before taxation (PBT)

|   | Q3'25                |                         |               |               |                       |                    |
|---|----------------------|-------------------------|---------------|---------------|-----------------------|--------------------|
|   | Underlying \$million | Restructuring \$million | FFG \$million | DVA \$million | Other items \$million | Reported \$million |
| Operating income  | 5,147                | (10)                    | -             | (27)          | -                     | 5,110              |
| Operating expenses  | (2,953)              | (57)                    | (134)         | -             | -                     | (3,144)            |
| Operating profit/(loss) before impairment losses and taxation | 2,194                | (67)                    | (134)         | (27)          | -                     | 1,966              |
| Credit impairment   | (195)                | 7                       | -             | -             | -                     | (188)              |
| Other impairment  | (20)                 | 2                       | (4)           | -             | -                     | (22)               |
| Profit from associates and joint ventures                     | 6                    | 4                       | -             | -             | -                     | 10                 |
| <b>Profit/(loss) before taxation</b>                          | <b>1,985</b>         | <b>(54)</b>             | <b>(138)</b>  | <b>(27)</b>   | <b>-</b>              | <b>1,766</b>       |

|   | Q3'24                |                                      |                            |               |                       |                    |
|---|----------------------|--------------------------------------|----------------------------|---------------|-----------------------|--------------------|
|   | Underlying \$million | Restructuring <sup>1</sup> \$million | FFG <sup>1</sup> \$million | DVA \$million | Other items \$million | Reported \$million |
| Operating income  | 4,904                | 40                                   | -                          | 5             | 1                     | 4,950              |
| Operating expenses  | (2,840)              | (142)                                | 11                         | -             | -                     | (2,971)            |
| Operating profit/(loss) before impairment losses and taxation | 2,064                | (102)                                | 11                         | 5             | 1                     | 1,979              |
| Credit impairment   | (178)                | -                                    | -                          | -             | -                     | (178)              |
| Other impairment  | (92)                 | 4                                    | -                          | -             | -                     | (88)               |
| Profit/(loss) from associates and joint ventures              | 13                   | (4)                                  | -                          | -             | -                     | 9                  |
| <b>Profit/(loss) before taxation</b>                          | <b>1,807</b>         | <b>(102)</b>                         | <b>11</b>                  | <b>5</b>      | <b>1</b>              | <b>1,722</b>       |

<sup>1</sup> FFG (Fit for Growth) charge previously reported within Restructuring has been re-presented as a separate item

## Underlying versus reported results reconciliations continued

### Profit before taxation (PBT) by client segment

|  | Q3'25                                    |                                   |                    |                                 |                 | Q3'24   |  |                    |  |                 |
|--|--|-----------------------------------|--------------------|---------------------------------|-----------------|---|--|--------------------|--|-----------------|
|  | Corporate & Investment Banking \$million | Wealth & Retail Banking \$million | Ventures \$million | Central & Other items \$million | Total \$million | Corporate & Investment Banking <sup>1</sup> \$million | Wealth & Retail Banking <sup>1</sup> \$million | Ventures \$million | Central & Other items <sup>1</sup> \$million | Total \$million |
| <b>Operating income</b>  | 2,970                                    | 2,252                             | 39                 | (114)                           | 5,147           | 2,910   | 2,096  | 43                 | (145)  | 4,904           |
| External   | 2,733                                    | 1,032                             | 39                 | 1,343                           | 5,147           | 2,569   | 914  | 43                 | 1,378  | 4,904           |
| Inter-segment  | 237                                      | 1,220                             | –                  | (1,457)                         | –               | 341   | 1,182  | –                  | (1,523)                                      | –               |
| <b>Operating expenses</b>  | (1,583)                                  | (1,212)                           | (116)              | (42)                            | (2,953)         | (1,512)   | (1,168)  | (119)              | (41)   | (2,840)         |
| <b>Operating profit/(loss) before impairment losses and taxation</b> | 1,387                                    | 1,040                             | (77)               | (156)                           | 2,194           | 1,398   | 928  | (76)               | (186)  | 2,064           |
| Credit impairment  | (64)                                     | (107)                             | (13)               | (11)                            | (195)           | 10  | (180)  | (16)               | 8  | (178)           |
| Other impairment   | (4)                                      | (3)                               | (15)               | 2                               | (20)            | (49)  | (11)   | (1)                | (31)   | (92)            |
| Profit/(loss) from associates and joint ventures                     | –  | –                                 | (9)                | 15                              | 6               | –   | –  | (5)                | 18   | 13              |
| <b>Underlying profit/(loss) before taxation</b>                      | 1,319                                    | 930                               | (114)              | (150)                           | 1,985           | 1,359   | 737  | (98)               | (191)  | 1,807           |
| Restructuring & Other items  | (145)                                    | (69)                              | (1)                | (4)                             | (219)           | (36)  | (43)   | –                  | (6)  | (85)            |
| <b>Reported profit/(loss) before taxation</b>                        | 1,174                                    | 861                               | (115)              | (154)                           | 1,766           | 1,323   | 694  | (98)               | (197)  | 1,722           |

1 Underlying profit before taxation has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reallocation of Treasury income and certain costs across segments

### Earnings per ordinary share (EPS)

|   | Q3'25                 |                          |                |                |   |                                    |                     |
|---|-----------------------|--------------------------|----------------|----------------|---|------------------------------------|---------------------|
|   | Underlying \$ million | Restructuring \$ million | FFG \$ million | DVA \$ million | Net loss on sale of business \$ million | Tax on normalised items \$ million | Reported \$ million |
| Profit for the period attributable to ordinary shareholders | 1,208                 | (54)                     | (138)          | (27)           | –                                       | 39                                 | 1,028               |
| Basic - Weighted average number of shares (millions)        | 2,310                 |                          |                |                |   |                                    | 2,310               |
| Basic earnings per ordinary share (cents)                   | 52.3                  |                          |                |                |   |                                    | 44.5                |

  

|   | Q3'24                 |                          |                |                |   |                                    |                     |
|---|-----------------------|--------------------------|----------------|----------------|---|------------------------------------|---------------------|
|   | Underlying \$ million | Restructuring \$ million | FFG \$ million | DVA \$ million | Net loss on sale of business \$ million | Tax on normalised items \$ million | Reported \$ million |
| Profit for the period attributable to ordinary shareholders | 1,005                 | (102)                    | 11             | 5              | 1                                       | 11                                 | 931                 |
| Basic - Weighted average number of shares (millions)        | 2,527                 |                          |                |                |   |                                    | 2,527               |
| Basic earnings per ordinary share (cents)                   | 39.8                  |                          |                |                |   |                                    | 36.8                |

# Risk review

## Credit quality by client segment

|  | 30.09.25           |   |  |                       |                                       |                                |                                     |                                      |
|--|--------------------|---|--|-----------------------|---------------------------------------|--------------------------------|-------------------------------------|--------------------------------------|
|  | Customers          |   |  |                       |                                       |                                |                                     |                                      |
|  | Banks<br>\$million | Corporate &<br>Investment<br>Banking<br>\$million | Wealth &<br>Retail<br>Banking<br>\$million | Ventures<br>\$million | Central &<br>other items<br>\$million | Customer<br>Total<br>\$million | Undrawn<br>commitments<br>\$million | Financial<br>Guarantees<br>\$million |
| <b>Amortised cost</b>                          |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 1  |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Strong                                       |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Satisfactory                                 |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 2  |                    | 11,040  |  |                       |                                       |                                |                                     |                                      |
| - Strong                                       | 333                | 2,045   | 1,409                                      | 27                    | -                                     | 3,481                          | 1,144                               | 690                                  |
| - Satisfactory                                 | 250                | 7,735   | 150  | 5                     | -                                     | 7,890                          | 2,445                               | 719                                  |
| - Higher risk                                  | 113                | 1,260   | 332  | 12                    | -                                     | 1,604                          | 190                                 | 185                                  |
| Of which (stage 2):                            |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Less than 30 days past due                   |                    |   |  |                       |                                       |                                |                                     |                                      |
| - More than 30 days past due                   |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 3, credit-impaired financial assets      |                    |   |  |                       |                                       |                                |                                     |                                      |
| <b>Gross balance<sup>1</sup></b>               |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 1  |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Strong                                       |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Satisfactory                                 |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 2  |                    | (378)   |  |                       |                                       |                                |                                     |                                      |
| - Strong                                       | -                  | (14)  | (71)                                       | (10)                  | -                                     | (95)                           | (7)                                 | (1)                                  |
| - Satisfactory                                 | -                  | (296)   | (18)                                       | (2)                   | -                                     | (316)                          | (13)                                | (6)                                  |
| - Higher risk                                  | -                  | (68)  | (32)                                       | (4)                   | -                                     | (104)                          | (10)                                | (7)                                  |
| Of which (stage 2):                            |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Less than 30 days past due                   |                    |   |  |                       |                                       |                                |                                     |                                      |
| - More than 30 days past due                   |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 3, credit-impaired financial assets      |                    |   |  |                       |                                       |                                |                                     |                                      |
| <b>Total credit impairment</b>                 |                    |   |  |                       |                                       |                                |                                     |                                      |
| <b>Net carrying value</b>                      |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 1  |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Strong                                       |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Satisfactory                                 |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 2  |                    | 3.4%  |  |                       |                                       |                                |                                     |                                      |
| - Strong                                       | 0.0%               | 0.7%  | 5.0%                                       | 37.0%                 | 0.0%                                  | 2.7%                           | 0.6%                                | 0.1%                                 |
| - Satisfactory                                 | 0.0%               | 3.8%  | 12.0%                                      | 40.0%                 | 0.0%                                  | 4.0%                           | 0.5%                                | 0.8%                                 |
| - Higher risk                                  | 0.0%               | 5.4%  | 9.6%                                       | 33.3%                 | 0.0%                                  | 6.5%                           | 5.3%                                | 3.8%                                 |
| Of which (stage 2):                            |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Less than 30 days past due                   |                    |   |  |                       |                                       |                                |                                     |                                      |
| - More than 30 days past due                   |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 3, credit-impaired financial assets (S3) |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Stage 3 Collateral                           |                    |   |  |                       |                                       |                                |                                     | 19                                   |
| - Stage 3 Cover ratio (after collateral)       |                    |   |  |                       |                                       |                                |                                     |                                      |
| <b>Cover ratio</b>                             |                    | 2.2%  |  |                       |                                       |                                |                                     |                                      |
| <b>Fair value through profit or loss</b>       |                    |   |  |                       |                                       |                                |                                     |                                      |
| Performing                                     |                    | 62,405  |  |                       |                                       |                                |                                     |                                      |
| - Strong                                       | 28,565             | 40,715  | 4  | -                     | -                                     | 40,719                         |                                     |                                      |
| - Satisfactory                                 | 6,001              | 21,690  | -  | -                     | -                                     | 21,690                         |                                     |                                      |
| - Higher risk                                  | -                  | -   | -  | -                     | -                                     | -                              |                                     |                                      |
| Defaulted (CG13-14)                            | 67                 | 30  | -  | -                     | -                                     | 30                             |                                     |                                      |
| Gross balance (FVTPL) <sup>2</sup>             | 34,633             | 62,435  | 4  | -                     | -                                     | 62,439                         |                                     |                                      |
| <b>Net carrying value (incl FVTPL)</b>         | 80,245             | 203,604   | 127,423                                    | 1,631                 | 14,908                                | 347,566                        |                                     |                                      |

1 Loans and advances includes reverse repurchase agreements and other similar secured lending of \$6,162 million under Customers and of \$3,870 million under Banks, held at amortised cost

2 Loans and advances includes reverse repurchase agreements and other similar secured lending of \$53,018 million under Customers and of \$31,831 million under Banks, held at fair value through profit or loss

## Risk review continued

|  | 30.06.25           |   |  |                       |                                       |                                |                                     |                                      |
|--|--------------------|---|--|-----------------------|---------------------------------------|--------------------------------|-------------------------------------|--------------------------------------|
|  | Customers          |   |  |                       |                                       |                                |                                     |                                      |
|  | Banks<br>\$million | Corporate &<br>Investment<br>Banking<br>\$million | Wealth &<br>Retail<br>Banking<br>\$million | Ventures<br>\$million | Central &<br>other items<br>\$million | Customer<br>Total<br>\$million | Undrawn<br>commitments<br>\$million | Financial<br>Guarantees<br>\$million |
| <b>Amortised cost</b>                          |                    |   |  |                       |                                       |                                |                                     |                                      |
| Stage 1  | 41,613             | 129,064   | 124,273                                    | 1,549                 | 18,269                                | 273,155                        | 188,364                             | 101,740                              |
| - Strong                                       | 28,979             | 91,162  | 118,929                                    | 1,528                 | 17,799                                | 229,418                        | 171,907                             | 66,028                               |
| - Satisfactory                                 | 12,634             | 37,902  | 5,344                                      | 21                    | 470                                   | 43,737                         | 16,457                              | 35,712                               |
| Stage 2  | 737                | 10,374  | 2,078                                      | 47                    | 21                                    | 12,520                         | 4,546                               | 1,794                                |
| - Strong                                       | 41                 | 1,888   | 1,563                                      | 30                    | -                                     | 3,481                          | 1,144                               | 471                                  |
| - Satisfactory                                 | 263                | 6,845   | 146  | 6                     | -                                     | 6,997                          | 3,133                               | 990                                  |
| - Higher risk                                  | 433                | 1,641   | 369  | 11                    | 21                                    | 2,042                          | 269                                 | 333                                  |
| Of which (stage 2):                            |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Less than 30 days past due                   | -                  | 118   | 146  | 6                     | -                                     | 270                            | -                                   | -                                    |
| - More than 30 days past due                   | 2                  | 57  | 369  | 11                    | -                                     | 437                            | -                                   | -                                    |
| Stage 3, credit-impaired financial assets      | 48                 | 4,421   | 1,701                                      | 14                    | -                                     | 6,136                          | 37                                  | 425                                  |
| <b>Gross balance<sup>1</sup></b>               | <b>42,398</b>      | <b>143,859</b>                                    | <b>128,052</b>                             | <b>1,610</b>          | <b>18,290</b>                         | <b>291,811</b>                 | <b>192,947</b>                      | <b>103,959</b>                       |
| Stage 1  | (6)                | (124)   | (403)                                      | (26)                  | -                                     | (553)                          | (60)                                | (16)                                 |
| - Strong                                       | (3)                | (49)  | (328)                                      | (24)                  | -                                     | (401)                          | (34)                                | (7)                                  |
| - Satisfactory                                 | (3)                | (75)  | (75)                                       | (2)                   | -                                     | (152)                          | (26)                                | (9)                                  |
| Stage 2  | (2)                | (306)   | (141)                                      | (18)                  | -                                     | (465)                          | (37)                                | (16)                                 |
| - Strong                                       | -                  | (6)   | (65)                                       | (11)                  | -                                     | (82)                           | (4)                                 | -                                    |
| - Satisfactory                                 | -                  | (209)   | (38)                                       | (2)                   | -                                     | (249)                          | (24)                                | (5)                                  |
| - Higher risk                                  | (2)                | (91)  | (38)                                       | (5)                   | -                                     | (134)                          | (9)                                 | (11)                                 |
| Of which (stage 2):                            |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Less than 30 days past due                   | -                  | (11)  | (38)                                       | (2)                   | -                                     | (51)                           | -                                   | -                                    |
| - More than 30 days past due                   | -                  | -   | (38)                                       | (5)                   | -                                     | (43)                           | -                                   | -                                    |
| Stage 3, credit-impaired financial assets      | (4)                | (3,251)   | (800)                                      | (11)                  | -                                     | (4,062)                        | (1)                                 | (106)                                |
| <b>Total credit impairment</b>                 | <b>(12)</b>        | <b>(3,681)</b>                                    | <b>(1,344)</b>                             | <b>(55)</b>           | <b>-</b>                              | <b>(5,080)</b>                 | <b>(98)</b>                         | <b>(138)</b>                         |
| <b>Net carrying value</b>                      | <b>42,386</b>      | <b>140,178</b>                                    | <b>126,708</b>                             | <b>1,555</b>          | <b>18,290</b>                         | <b>286,731</b>                 | <b>-</b>                            | <b>-</b>                             |
| Stage 1  | 0.0%               | 0.1%  | 0.3%                                       | 1.7%                  | 0.0%                                  | 0.2%                           | 0.0%                                | 0.0%                                 |
| - Strong                                       | 0.0%               | 0.1%  | 0.3%                                       | 1.6%                  | 0.0%                                  | 0.2%                           | 0.0%                                | 0.0%                                 |
| - Satisfactory                                 | 0.0%               | 0.2%  | 1.4%                                       | 9.5%                  | 0.0%                                  | 0.3%                           | 0.2%                                | 0.0%                                 |
| Stage 2  | 0.3%               | 2.9%  | 6.8%                                       | 38.3%                 | 0.0%                                  | 3.7%                           | 0.8%                                | 0.9%                                 |
| - Strong                                       | 0.0%               | 0.3%  | 4.2%                                       | 36.7%                 | 0.0%                                  | 2.4%                           | 0.3%                                | 0.0%                                 |
| - Satisfactory                                 | 0.0%               | 3.1%  | 26.0%                                      | 33.3%                 | 0.0%                                  | 3.6%                           | 0.8%                                | 0.5%                                 |
| - Higher risk                                  | 0.5%               | 5.5%  | 10.3%                                      | 45.5%                 | 0.0%                                  | 6.6%                           | 3.3%                                | 3.3%                                 |
| Of which (stage 2):                            |                    |   |  |                       |                                       |                                |                                     |                                      |
| - Less than 30 days past due                   | 0.0%               | 9.3%  | 26.0%                                      | 33.3%                 | 0.0%                                  | 18.9%                          | 0.0%                                | 0.0%                                 |
| - More than 30 days past due                   | 0.0%               | 0.0%  | 10.3%                                      | 45.5%                 | 0.0%                                  | 9.8%                           | 0.0%                                | 0.0%                                 |
| Stage 3, credit-impaired financial assets (S3) | 8.3%               | 73.5%   | 47.0%                                      | 78.6%                 | 0.0%                                  | 66.2%                          | 2.7%                                | 24.9%                                |
| - Stage 3 Collateral                           | -                  | 294   | 656  | -                     | -                                     | 950                            | -                                   | 37                                   |
| - Stage 3 Cover ratio (after collateral)       | 8.3%               | 80.2%   | 85.6%                                      | 78.6%                 | 0.0%                                  | 81.7%                          | 2.7%                                | 33.6%                                |
| <b>Cover ratio</b>                             | <b>0.0%</b>        | <b>2.6%</b>                                       | <b>1.0%</b>                                | <b>3.4%</b>           | <b>0.0%</b>                           | <b>1.7%</b>                    | <b>0.1%</b>                         | <b>0.1%</b>                          |
| <b>Fair value through profit or loss</b>       |                    |   |  |                       |                                       |                                |                                     |                                      |
| Performing                                     | 36,958             | 63,870  | 5  | -                     | -                                     | 63,875                         |                                     |                                      |
| - Strong                                       | 32,385             | 44,257  | 4  | -                     | -                                     | 44,261                         |                                     |                                      |
| - Satisfactory                                 | 4,468              | 19,524  | 1  | -                     | -                                     | 19,525                         |                                     |                                      |
| - Higher risk                                  | 105                | 89  | -  | -                     | -                                     | 89                             |                                     |                                      |
| <b>Defaulted (CG13-14)</b>                     | <b>-</b>           | <b>12</b>   | <b>-</b>                                   | <b>-</b>              | <b>-</b>                              | <b>12</b>                      |                                     |                                      |
| <b>Gross balance (FVTPL)<sup>2</sup></b>       | <b>36,958</b>      | <b>63,882</b>                                     | <b>5</b>                                   | <b>-</b>              | <b>-</b>                              | <b>63,887</b>                  |                                     |                                      |
| <b>Net carrying value (incl FVTPL)</b>         | <b>79,344</b>      | <b>204,060</b>                                    | <b>126,713</b>                             | <b>1,555</b>          | <b>18,290</b>                         | <b>350,618</b>                 |                                     |                                      |

1 Loans and advances includes reverse repurchase agreements and other similar secured lending of \$4,189 million under Customers and of \$4,250 million under Banks, held at amortised cost

2 Loans and advances includes reverse repurchase agreements and other similar secured lending of \$55,768 million under Customers and of \$34,565 million under Banks, held at fair value through profit or loss

## Risk review continued

### Credit impairment charge

|   | 9 months ended 30.09.25  |                      |                    | 9 months ended 30.09.24 <sup>1</sup> |                      |                    |
|---|--------------------------|----------------------|--------------------|--------------------------------------|----------------------|--------------------|
|   | Stage 1 & 2<br>\$million | Stage 3<br>\$million | Total<br>\$million | Stage 1 & 2<br>\$million             | Stage 3<br>\$million | Total<br>\$million |
| <b>Ongoing business portfolio</b>           |                          |                      |                    |                                      |                      |                    |
| Corporate & Investment Banking <sup>1</sup> | 128                      | (78)                 | 50                 | (16)                                 | (48)                 | (64)               |
| Wealth & Retail Banking <sup>1</sup>        | 112                      | 327                  | 439                | 220                                  | 227                  | 447                |
| Ventures                                    | (6)                      | 43                   | 37                 | 9                                    | 50                   | 59                 |
| Central & other items <sup>1</sup>          | -                        | 5                    | 5                  | (14)                                 | (1)                  | (15)               |
| <b>Credit impairment charge</b>             | <b>234</b>               | <b>297</b>           | <b>531</b>         | <b>199</b>                           | <b>228</b>           | <b>427</b>         |
| <b>Restructuring business portfolio</b>     |                          |                      |                    |                                      |                      |                    |
| Others                                      | (5)                      | (2)                  | (7)                | 2                                    | (11)                 | (9)                |
| <b>Credit impairment charge / (release)</b> | <b>(5)</b>               | <b>(2)</b>           | <b>(7)</b>         | <b>2</b>                             | <b>(11)</b>          | <b>(9)</b>         |
| <b>Total credit impairment charge</b>       | <b>229</b>               | <b>295</b>           | <b>524</b>         | <b>201</b>                           | <b>217</b>           | <b>418</b>         |

1 Business segments have been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 with no change in total credit impairment charge

# Capital review

## Capital ratios

|                | 30.09.25 | 30.06.25 | Change <sup>2</sup> | 31.12.24 | Change <sup>2</sup> |
|----------------|----------|----------|---------------------|----------|---------------------|
| CET1           | 14.2%    | 14.3%    | (18)                | 14.2%    | (8)                 |
| Tier 1 capital | 16.7%    | 16.9%    | (17)                | 16.9%    | (18)                |
| Total capital  | 20.3%    | 20.5%    | (19)                | 21.5%    | (116)               |

## Capital base<sup>1</sup>

|   | 30.09.25<br>\$million | 30.06.25<br>\$million | Change <sup>3</sup><br>% | 31.12.24<br>\$million | Change <sup>3</sup><br>% |
|---|-----------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| CET1 instruments and reserves   |                       |                       |                          |                       |                          |
| Capital instruments and the related share premium accounts  | 5,135                 | 5,154                 | –                        | 5,201                 | (1)                      |
| Of which: share premium accounts  | 3,989                 | 3,989                 | –                        | 3,989                 | –                        |
| Retained earnings   | 24,887                | 26,692                | (7)                      | 24,950                | –                        |
| Accumulated other comprehensive income (and other reserves)   | 10,180                | 10,099                | 1                        | 8,724                 | 17                       |
| Non-controlling interests (amount allowed in consolidated CET1)   | 208                   | 234                   | (11)                     | 235                   | (11)                     |
| Independently reviewed interim and year-end profits   | 4,642                 | 3,341                 | 39                       | 4,072                 | 14                       |
| Foreseeable dividends   | (802)                 | (570)                 | 41                       | (923)                 | (13)                     |
| <b>CET1 capital before regulatory adjustments</b>   | <b>44,250</b>         | <b>44,950</b>         | <b>(2)</b>               | <b>42,259</b>         | <b>5</b>                 |
| CET1 regulatory adjustments   |                       |                       |                          |                       |                          |
| Additional value adjustments (prudential valuation adjustments)   | (727)                 | (660)                 | 10                       | (624)                 | 17                       |
| Intangible assets (net of related tax liability)  | (6,048)               | (5,995)               | 1                        | (5,696)               | 6                        |
| Deferred tax assets that rely on future profitability (excludes those arising from temporary differences) | (13)                  | (18)                  | (28)                     | (31)                  | (58)                     |
| Fair value reserves related to net losses on cash flow hedges   | (361)                 | (378)                 | (4)                      | (4)                   | 8,925                    |
| Deduction of amounts resulting from the calculation of excess expected loss                               | (579)                 | (617)                 | (6)                      | (702)                 | (18)                     |
| Net gains on liabilities at fair value resulting from changes in own credit risk                          | 358                   | 275                   | 30                       | 278                   | 29                       |
| Defined-benefit pension fund assets   | (182)                 | (159)                 | 14                       | (149)                 | 22                       |
| Fair value gains arising from the institution's own credit risk related to derivative liabilities         | (79)                  | (103)                 | (23)                     | (97)                  | (19)                     |
| Exposure amounts which could qualify for risk weighting of 1,250%   | (25)                  | (35)                  | (30)                     | (44)                  | (44)                     |
| <b>Total regulatory adjustments to CET1</b>   | <b>(7,656)</b>        | <b>(7,690)</b>        | <b>–</b>                 | <b>(7,069)</b>        | <b>8</b>                 |
| <b>CET1 capital</b>   | <b>36,594</b>         | <b>37,260</b>         | <b>(2)</b>               | <b>35,190</b>         | <b>4</b>                 |
| <b>Additional Tier 1 capital (AT1) instruments</b>  | <b>6,535</b>          | <b>6,537</b>          | <b>–</b>                 | <b>6,502</b>          | <b>1</b>                 |
| <b>AT1 regulatory adjustments</b>   | <b>(20)</b>           | <b>(20)</b>           | <b>–</b>                 | <b>(20)</b>           | <b>–</b>                 |
| <b>Tier 1 capital</b>   | <b>43,109</b>         | <b>43,777</b>         | <b>(2)</b>               | <b>41,672</b>         | <b>3</b>                 |
| Tier 2 capital instruments  | 9,452                 | 9,534                 | (1)                      | 11,449                | (17)                     |
| Tier 2 regulatory adjustments   | (30)                  | (30)                  | –                        | (30)                  | –                        |
| Tier 2 capital  | 9,422                 | 9,504                 | (1)                      | 11,419                | (17)                     |
| <b>Total capital</b>  | <b>52,531</b>         | <b>53,281</b>         | <b>(1)</b>               | <b>53,091</b>         | <b>(1)</b>               |
| <b>Total risk-weighted assets</b>   | <b>258,378</b>        | <b>259,684</b>        | <b>(1)</b>               | <b>247,065</b>        | <b>5</b>                 |

1 Capital base is prepared on the regulatory scope of consolidation

2 Change is the percentage point difference between two periods, rather than percentage change

3 Variance is increase/(decrease) comparing current reporting period to prior periods

## Capital review continued

### Movement in total capital

|   | 9 months ended<br>30.09.25<br>\$million | 12 months ended<br>31.12.24<br>\$million |
|---|---|--|
| <b>CET1 at 1 January</b>  | <b>35,190</b>                           | <b>34,314</b>                            |
| Ordinary shares issued in the period and share premium  | –                                       | –  |
| Share buy-back  | (2,800)                                 | (2,500)                                  |
| Profit for the period   | 4,642                                   | 4,072                                    |
| Foreseeable dividends deducted from CET1  | (802)                                   | (923)                                    |
| Difference between dividends paid and foreseeable dividends                                       | (546)                                   | (469)                                    |
| Movement in goodwill and other intangible assets  | (352)                                   | 432                                      |
| Foreign currency translation differences  | 781                                     | (525)                                    |
| Non-controlling interests   | (27)                                    | 18                                       |
| Movement in eligible other comprehensive income   | 468                                     | 636                                      |
| Deferred tax assets that rely on future profitability   | 18                                      | 10                                       |
| Decrease/(increase) in excess expected loss   | 122                                     | 52                                       |
| Additional value adjustments (prudential valuation adjustment)                                    | (103)                                   | 106                                      |
| IFRS 9 transitional impact on regulatory reserves including day one                               | –                                       | 2  |
| Exposure amounts which could qualify for risk weighting   | 18                                      | –  |
| Fair value gains arising from the institution's own Credit Risk related to derivative liabilities | 18                                      | 19                                       |
| Others  | (33)                                    | (54)                                     |
| <b>CET1 at 30 September/31 December</b>   | <b>36,594</b>                           | <b>35,190</b>                            |
| <b>AT1 at 1 January</b>   | <b>6,482</b>                            | <b>5,492</b>                             |
| Net issuances (redemptions)   | 32                                      | 1,015                                    |
| Foreign currency translation difference   | 1                                       | (25)                                     |
| <b>AT1 at 30 September/31 December</b>  | <b>6,515</b>                            | <b>6,482</b>                             |
| <b>Tier 2 capital at 1 January</b>  | <b>11,419</b>                           | <b>11,935</b>                            |
| Regulatory amortisation   | (187)                                   | 1,189                                    |
| Net issuances (redemptions)   | (2,175)                                 | (1,517)                                  |
| Foreign currency translation difference   | 344                                     | (191)                                    |
| Tier 2 ineligible minority interest   | 16                                      | (3)                                      |
| Other   | 5                                       | 6  |
| <b>Tier 2 capital at 30 September/31 December</b>   | <b>9,422</b>                            | <b>11,419</b>                            |
| <b>Total capital at 30 September/31 December</b>  | <b>52,531</b>                           | <b>53,091</b>                            |

# Capital review continued

## Risk-weighted assets by business

|                                   | 30.09.25                 |                               |                          |                         |
|-----------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------|
|                                   | Credit risk<br>\$million | Operational risk<br>\$million | Market risk<br>\$million | Total risk<br>\$million |
| Corporate & Investment Banking    | 122,556                  | 22,555                        | 30,323                   | 175,434                 |
| Wealth & Retail Banking           | 47,790                   | 10,583                        | –                        | 58,373                  |
| Ventures                          | 3,130                    | 239                           | 16                       | 3,385                   |
| Central & other items             | 17,598                   | (799)                         | 4,387                    | 21,186                  |
| <b>Total risk-weighted assets</b> | <b>191,074</b>           | <b>32,578</b>                 | <b>34,726</b>            | <b>258,378</b>          |

|                                   | 30.06.25                 |                               |                          |                         |
|-----------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------|
|                                   | Credit risk<br>\$million | Operational risk<br>\$million | Market risk<br>\$million | Total risk<br>\$million |
| Corporate & Investment Banking    | 128,605                  | 22,555                        | 30,969                   | 182,129                 |
| Wealth & Retail Banking           | 47,027                   | 10,583                        | –                        | 57,610                  |
| Ventures                          | 3,031                    | 239                           | 18                       | 3,288                   |
| Central & other items             | 12,685                   | (799)                         | 4,771                    | 16,657                  |
| <b>Total risk-weighted assets</b> | <b>191,348</b>           | <b>32,578</b>                 | <b>35,758</b>            | <b>259,684</b>          |

|                                   | 31.12.24 <sup>1</sup>    |                               |                          |                         |
|-----------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------|
|                                   | Credit risk<br>\$million | Operational risk<br>\$million | Market risk<br>\$million | Total risk<br>\$million |
| Corporate & Investment Banking    | 124,635                  | 19,987                        | 24,781                   | 169,403                 |
| Wealth & Retail Banking           | 47,764                   | 9,523                         | –                        | 57,287                  |
| Ventures                          | 2,243                    | 142                           | 21                       | 2,406                   |
| Central & other items             | 14,661                   | (173)                         | 3,481                    | 17,969                  |
| <b>Total risk-weighted assets</b> | <b>189,303</b>           | <b>29,479</b>                 | <b>28,283</b>            | <b>247,065</b>          |

1 RWA balances are now presented to reflect the RNS on Presentation of Financial Information issued on 2 April 2025. Prior periods have been re-presented and there is no change in total RWA

## Movement in risk-weighted assets

|  | Credit risk <sup>1</sup>                    |                                      |                       |                                    |                    |                               |                          |                         |
|--|---|--------------------------------------|-----------------------|------------------------------------|--------------------|-------------------------------|--------------------------|-------------------------|
|  | Corporate & Investment Banking<br>\$million | Wealth & Retail Banking<br>\$million | Ventures<br>\$million | Central & other items<br>\$million | Total<br>\$million | Operational risk<br>\$million | Market risk<br>\$million | Total risk<br>\$million |
| <b>At 1 January 2024<sup>1</sup></b>       | 116,621                                     | 50,771                               | 1,885                 | 22,146                             | 191,423            | 27,861                        | 24,867                   | 244,151                 |
| Asset growth & mix                         | 11,616                                      | (491)                                | 358                   | (5,176)                            | 6,307              | –                             | –                        | 6,307                   |
| Asset quality                              | (2,472)                                     | (316)                                | –                     | (384)                              | (3,172)            | –                             | –                        | (3,172)                 |
| Model updates                              | 1,620                                       | (1)                                  | –                     | –                                  | 1,619              | –                             | (400)                    | 1,219                   |
| Methodology and policy changes             | 38  | 39                                   | –                     | –                                  | 77                 | –                             | (1,300)                  | (1,223)                 |
| Acquisitions and disposals                 | –   | –                                    | –                     | –                                  | –                  | –                             | –                        | –                       |
| Foreign currency translation               | (2,788)                                     | (1,397)                              | –                     | (691)                              | (4,876)            | –                             | –                        | (4,876)                 |
| Other, including non-credit risk movements | –   | (841)                                | –                     | (1,234)                            | (2,075)            | 1,618                         | 5,116                    | 4,659                   |
| <b>At 31 December 2024<sup>1</sup></b>     | <b>124,635</b>                              | <b>47,764</b>                        | <b>2,243</b>          | <b>14,661</b>                      | <b>189,303</b>     | <b>29,479</b>                 | <b>28,283</b>            | <b>247,065</b>          |
| Asset growth & mix                         | (5,074)                                     | (1,228)                              | 887                   | 2,086                              | (3,329)            | –                             | –                        | (3,329)                 |
| Asset quality                              | 1,837                                       | (134)                                | –                     | 621                                | 2,324              | –                             | –                        | 2,324                   |
| Model updates                              | (1,276)                                     | 395                                  | –                     | –                                  | (881)              | –                             | 51                       | (830)                   |
| Methodology and policy changes             | –   | –                                    | –                     | –                                  | –                  | –                             | –                        | –                       |
| Acquisitions and disposals                 | (14)  | (92)                                 | –                     | (11)                               | (117)              | –                             | –                        | (117)                   |
| Foreign currency translation               | 2,448                                       | 1,085                                | –                     | 241                                | 3,774              | –                             | –                        | 3,774                   |
| Other, including non-credit risk movements | –   | –                                    | –                     | –                                  | –                  | 3,099                         | 6,392                    | 9,491                   |
| <b>At 30 September 2025</b>                | <b>122,556</b>                              | <b>47,790</b>                        | <b>3,130</b>          | <b>17,598</b>                      | <b>191,074</b>     | <b>32,578</b>                 | <b>34,726</b>            | <b>258,378</b>          |

1 RWA balances are now presented to reflect the RNS on Presentation of Financial Information issued on 2 April 2025. Prior periods have been re-presented and there is no change in total RWA

## Capital review continued

### Leverage Ratio

|   | 30.09.25<br>\$million | 30.06.25<br>\$million | Change <sup>3</sup><br>% | 31.12.24<br>\$million | Change <sup>3</sup><br>% |
|---|-----------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| <b>Tier 1 capital</b>   | <b>43,109</b>         | 43,777                | (2)                      | 41,672                | 3                        |
| Derivative financial instruments  | 56,905                | 64,225                | (11)                     | 81,472                | (30)                     |
| Derivative cash collateral  | 10,854                | 13,895                | (22)                     | 11,046                | (2)                      |
| Securities financing transactions (SFTs)                                    | 94,881                | 98,772                | (4)                      | 98,801                | (4)                      |
| Loans and advances and other assets   | 751,010               | 737,044               | 2                        | 658,369               | 14                       |
| <b>Total on-balance sheet assets</b>  | <b>913,650</b>        | 913,936               | -                        | 849,688               | 8                        |
| Regulatory consolidation adjustments <sup>1</sup>                           | (104,211)             | (96,465)              | 8                        | (76,197)              | 37                       |
| Derivatives adjustments   |                       |                       |                          |                       |                          |
| Derivatives netting   | (45,342)              | (48,236)              | (6)                      | (63,934)              | (29)                     |
| Adjustments to cash collateral  | (9,093)               | (12,032)              | (24)                     | (10,169)              | (11)                     |
| Net written credit protection   | 2,752                 | 2,757                 | -                        | 2,075                 | 33                       |
| Potential future exposure on derivatives                                    | 55,475                | 54,443                | 2                        | 51,323                | 8                        |
| Total derivatives adjustments   | 3,792                 | (3,068)               | (224)                    | (20,705)              | (118)                    |
| Counterparty risk leverage exposure measure for SFTs                        | 6,390                 | 5,959                 | 7                        | 4,198                 | 52                       |
| Off-balance sheet items   | 125,281               | 120,878               | 4                        | 118,607               | 6                        |
| Regulatory deductions from Tier 1 capital                                   | (8,078)               | (8,006)               | 1                        | (7,247)               | 11                       |
| <b>Total exposure measure excluding claims on central banks</b>             | <b>936,824</b>        | 933,234               | -                        | 868,344               | 8                        |
| <b>Leverage ratio excluding claims on central banks<sup>2</sup></b>         | <b>4.6%</b>           | 4.7%                  | (9)                      | 4.8%                  | (20)                     |
| <b>Average leverage exposure measure excluding claims on central banks</b>  | <b>933,449</b>        | 946,944               | (1)                      | 894,296               | 4                        |
| <b>Average leverage ratio excluding claims on central banks<sup>2</sup></b> | <b>4.6%</b>           | 4.6%                  | -                        | 4.7%                  | (8)                      |
| <b>Countercyclical leverage ratio buffer<sup>2</sup></b>                    | <b>0.1%</b>           | 0.1%                  | -                        | 0.1%                  | -                        |
| <b>G-SII additional leverage ratio buffer<sup>2</sup></b>                   | <b>0.4%</b>           | 0.4%                  | -                        | 0.4%                  | -                        |

1 Includes adjustment for qualifying central bank claims and unsettled regular way trades

2 Change is the basis points (bps) difference between the two periods rather than the percentage change

3 Variance is increase/(decrease) comparing current reporting period to prior periods

# Financial statements

## Condensed consolidated interim income statement

For the nine months ended 30 September 2025

|   | 9 months ended<br>30.09.25<br>\$million | 9 months ended<br>30.09.24<br>\$million |
|---|---|---|
| Interest income   | 18,619                                  | 21,180                                  |
| Interest expense  | (14,167)                                | (16,523)                                |
| <b>Net interest income</b>                                    | <b>4,452</b>                            | <b>4,657</b>                            |
| Fees and commission income                                    | 4,090                                   | 3,551                                   |
| Fees and commission expense                                   | (811)                                   | (644)                                   |
| <b>Net fee and commission income</b>                          | <b>3,279</b>                            | <b>2,907</b>                            |
| Net trading income  | 7,946                                   | 7,228                                   |
| Other operating income  | 339                                     | (51)                                    |
| <b>Operating income</b>                                       | <b>16,016</b>                           | <b>14,741</b>                           |
| Staff costs   | (6,632)                                 | (6,473)                                 |
| Premises costs  | (273)                                   | (268)                                   |
| General administrative expenses                               | (1,650)                                 | (1,502)                                 |
| Depreciation and amortisation                                 | (836)                                   | (784)                                   |
| <b>Operating expenses</b>                                     | <b>(9,391)</b>                          | <b>(9,027)</b>                          |
| <b>Operating profit before impairment losses and taxation</b> | <b>6,625</b>                            | <b>5,714</b>                            |
| Credit impairment   | (524)                                   | (418)                                   |
| Goodwill, property, plant and equipment and other impairment  | (41)                                    | (235)                                   |
| Profit from associates and joint ventures                     | 89                                      | 153                                     |
| <b>Profit before taxation</b>                                 | <b>6,149</b>                            | <b>5,214</b>                            |
| Taxation  | (1,525)                                 | (1,698)                                 |
| <b>Profit for the period</b>                                  | <b>4,624</b>                            | <b>3,516</b>                            |
| <b>Profit attributable to:</b>                                |   |   |
| Non-controlling interests                                     | 15                                      | (12)                                    |
| Parent company shareholders                                   | 4,609                                   | 3,528                                   |
| <b>Profit for the period</b>                                  | <b>4,624</b>                            | <b>3,516</b>                            |
|   | <b>Cents</b>                            | cents                                   |
| <b>Earnings per share:</b>                                    |   |   |
| Basic earnings per ordinary share                             | 173.9                                   | 120.2                                   |
| Diluted earnings per ordinary share                           | 169.0                                   | 117.2                                   |

## Financial statements continued

### Condensed consolidated interim statement of comprehensive income

For the nine months ended 30 September 2025

|  | 30.09.25<br>\$million | 30.09.24<br>\$million |
|--|-----------------------|-----------------------|
| Profit for the period  | 4,624                 | 3,516                 |
| <b>Other comprehensive income</b>  |                       |                       |
| Items that will not be reclassified to income statement:                                   | 168                   | (188)                 |
| Own credit losses on financial liabilities designated at fair value through profit or loss | (93)                  | (351)                 |
| Equity instruments at fair value through other comprehensive income/(loss)                 | 262                   | (3)                   |
| Actuarial gains on retirement benefit obligations  | 29                    | 33                    |
| Revaluation (deficit)/surplus  | (11)                  | 16                    |
| Taxation relating to components of other comprehensive income                              | (19)                  | 117                   |
| Items that may be reclassified subsequently to income statement:                           | 1,325                 | 932                   |
| <b>Exchange differences on translation of foreign operations:</b>                          |                       |                       |
| Net gains taken to equity  | 790                   | 32                    |
| Net (loss)/gain on net investment hedges   | (28)                  | 149                   |
| Share of other comprehensive (loss)/income from associates and joint ventures              | (8)                   | 15                    |
| <b>Debt instruments at fair value through other comprehensive income:</b>                  |                       |                       |
| Net valuation gains taken to equity  | 281                   | 342                   |
| Reclassified to income statement   | (45)                  | 134                   |
| Net impact of expected credit losses   | 1                     | (24)                  |
| <b>Cash flow hedges:</b>   |                       |                       |
| Net movements in cash flow hedge reserve   | 425                   | 394                   |
| Taxation relating to components of other comprehensive income                              | (91)                  | (110)                 |
| Other comprehensive income for the period, net of taxation                                 | 1,493                 | 744                   |
| <b>Total comprehensive income for the period</b>   | <b>6,117</b>          | <b>4,260</b>          |
| <b>Total comprehensive income attributable to:</b>   |                       |                       |
| Non-controlling interests  | 31                    | (16)                  |
| Parent company shareholders  | 6,086                 | 4,276                 |
| <b>Total comprehensive income for the period</b>   | <b>6,117</b>          | <b>4,260</b>          |

# Financial statements continued

## Condensed consolidated interim balance sheet

As at 30 September 2025

|   | 30.09.25<br>\$million | 31.12.24<br>\$million |
|---|-----------------------|-----------------------|
| <b>Assets</b>   |                       |                       |
| Cash and balances at central banks                              | 86,800                | 63,447                |
| Financial assets held at fair value through profit or loss      | 195,512               | 177,517               |
| Derivative financial instruments                                | 56,905                | 81,472                |
| Loans and advances to banks                                     | 45,612                | 43,593                |
| Loans and advances to customers                                 | 285,127               | 281,032               |
| Investment securities   | 162,346               | 144,556               |
| Other assets  | 65,125                | 43,468                |
| Current tax assets  | 571                   | 663                   |
| Prepayments and accrued income                                  | 3,125                 | 3,207                 |
| Interests in associates and joint ventures                      | 1,431                 | 1,020                 |
| Goodwill and intangible assets                                  | 6,145                 | 5,791                 |
| Property, plant and equipment                                   | 2,477                 | 2,425                 |
| Deferred tax assets   | 454                   | 414                   |
| Retirement benefit schemes in surplus                           | 165                   | 151                   |
| Assets classified as held for sale                              | 1,855                 | 932                   |
| <b>Total assets</b>   | <b>913,650</b>        | <b>849,688</b>        |
| <b>Liabilities</b>  |                       |                       |
| Deposits by banks   | 30,003                | 25,400                |
| Customer accounts   | 526,284               | 464,489               |
| Repurchase agreements and other similar secured borrowing       | 5,022                 | 12,132                |
| Financial liabilities held at fair value through profit or loss | 91,972                | 85,462                |
| Derivative financial instruments                                | 58,975                | 82,064                |
| Debt securities in issue  | 75,217                | 64,609                |
| Other liabilities   | 54,272                | 44,681                |
| Current tax liabilities   | 977                   | 726                   |
| Accruals and deferred income                                    | 6,560                 | 6,896                 |
| Subordinated liabilities and other borrowed funds               | 8,809                 | 10,382                |
| Deferred tax liabilities  | 764                   | 567                   |
| Provisions for liabilities and charges                          | 352                   | 349                   |
| Retirement benefit schemes in deficit                           | 251                   | 266                   |
| Liabilities included in disposal groups held for sale           | 972                   | 381                   |
| <b>Total liabilities</b>  | <b>860,430</b>        | <b>798,404</b>        |
| <b>Equity</b>   |                       |                       |
| Share capital and share premium account                         | 6,629                 | 6,695                 |
| Other reserves  | 10,180                | 8,724                 |
| Retained earnings   | 29,441                | 28,969                |
| Total parent company shareholders' equity                       | 46,250                | 44,388                |
| Other equity instruments  | 6,535                 | 6,502                 |
| Total equity excluding non-controlling interests                | 52,785                | 50,890                |
| Non-controlling interests                                       | 435                   | 394                   |
| <b>Total equity</b>   | <b>53,220</b>         | <b>51,284</b>         |
| <b>Total equity and liabilities</b>                             | <b>913,650</b>        | <b>849,688</b>        |

# Financial statements continued

## Condensed consolidated interim statement of changes in equity

For the nine months ended 30 September 2025

|   | Ordinary share capital and premium account | Preference share capital and premium account | Capital and merger reserves <sup>1</sup> | Own credit adjustment reserve | Fair value through other comprehensive income – debt reserve | Fair value through other comprehensive income – equity reserve | Cash flow hedge reserve | Translation reserve | Retained earnings  | Parent company share-holders' equity | Other equity instruments | Non-controlling interests | Total     |
|---|--|--|--|-------------------------------|--|--|-------------------------|---------------------|--------------------|--------------------------------------|--------------------------|---------------------------|-----------|
|   | \$million                                  | \$million                                    | \$million                                | \$million                     | \$million  | \$million  | \$million               | \$million           | \$million          | \$million                            | \$million                | \$million                 | \$million |
| <b>As at 01 January 2024</b>                      | 5,321                                      | 1,494  | 17,453                                   | 100                           | (690)  | 330  | 91                      | (8,113)             | 28,459             | 44,445                               | 5,512                    | 396                       | 50,353    |
| Profit for the period                             | -  | -  | -  | -                             | -  | -  | -                       | -                   | 4,050              | 4,050                                | -                        | (8)                       | 4,042     |
| Other comprehensive (loss)/income <sup>2</sup>    | -  | -  | -  | (377)                         | 442  | (26) <sup>10</sup>   | (87)                    | (735)               | 227 <sup>21</sup>  | (556)                                | -                        | (14)                      | (570)     |
| Distributions                                     | -  | -  | -  | -                             | -  | -  | -                       | -                   | -                  | -                                    | -                        | (43)                      | (43)      |
| Other equity instruments issued, net of expenses  | -  | -  | -  | -                             | -  | -  | -                       | -                   | -                  | -                                    | 1,568 <sup>3</sup>       | -                         | 1,568     |
| Redemption of other equity instruments            | -  | -  | -  | -                             | -  | -  | -                       | -                   | -                  | -                                    | (553) <sup>4</sup>       | -                         | (553)     |
| Treasury shares net movement                      | -  | -  | -  | -                             | -  | -  | -                       | -                   | (168)              | (168)                                | -                        | -                         | (168)     |
| Share option expense, net of taxation             | -  | -  | -  | -                             | -  | -  | -                       | -                   | 269                | 269                                  | -                        | -                         | 269       |
| Dividends on ordinary shares                      | -  | -  | -  | -                             | -  | -  | -                       | -                   | (780)              | (780)                                | -                        | -                         | (780)     |
| Dividends on preference shares and AT1 securities | -  | -  | -  | -                             | -  | -  | -                       | -                   | (457)              | (457)                                | -                        | -                         | (457)     |
| Share buyback <sup>6,7</sup>                      | (120)                                      | -  | 120                                      | -                             | -  | -  | -                       | -                   | (2,500)            | (2,500)                              | -                        | -                         | (2,500)   |
| Other movements                                   | -  | -  | -  | (1)                           | 7  | -  | -                       | 210 <sup>8</sup>    | (131) <sup>5</sup> | 85                                   | (25) <sup>4</sup>        | 63 <sup>4</sup>           | 123       |
| <b>As at 31 December 2024</b>                     | 5,201                                      | 1,494  | 17,573                                   | (278)                         | (241)  | 304  | 4                       | (8,638)             | 28,969             | 44,388                               | 6,502                    | 394                       | 51,284    |
| Profit for the period                             | -  | -  | -  | -                             | -  | -  | -                       | -                   | 4,609              | 4,609                                | -                        | 15                        | 4,624     |
| Other comprehensive (loss)/income <sup>2</sup>    | -  | -  | -  | (80)                          | 204  | 154 <sup>7</sup>   | 357                     | 745                 | 97 <sup>27</sup>   | 1,477                                | -                        | 16                        | 1,493     |
| Distributions                                     | -  | -  | -  | -                             | -  | -  | -                       | -                   | -                  | -                                    | -                        | (40)                      | (40)      |
| Other equity instruments issued, net of expenses  | -  | -  | -  | -                             | -  | -  | -                       | -                   | -                  | -                                    | 994 <sup>5</sup>         | -                         | 994       |
| Redemption of other equity instruments            | -  | -  | -  | -                             | -  | -  | -                       | -                   | -                  | -                                    | (1,000) <sup>6</sup>     | -                         | (1,000)   |
| Treasury shares net movement                      | -  | -  | -  | -                             | -  | -  | -                       | -                   | (86)               | (86)                                 | -                        | -                         | (86)      |
| Share option expense, net of taxation             | -  | -  | -  | -                             | -  | -  | -                       | -                   | 203                | 203                                  | -                        | -                         | 203       |
| Dividends on ordinary shares                      | -  | -  | -  | -                             | -  | -  | -                       | -                   | (954)              | (954)                                | -                        | -                         | (954)     |
| Dividends on preference shares and AT1 securities | -  | -  | -  | -                             | -  | -  | -                       | -                   | (516)              | (516)                                | -                        | -                         | (516)     |
| Share buyback <sup>7,8,9</sup>                    | (66)                                       | -  | 66                                       | -                             | -  | -  | -                       | -                   | (2,800)            | (2,800)                              | -                        | -                         | (2,800)   |
| Other movements                                   | -  | -  | -  | -                             | (26)   | -  | -                       | 36 <sup>8</sup>     | (81)               | (71)                                 | 39 <sup>20</sup>         | 50 <sup>9</sup>           | 18        |
| <b>As at 30 September 2025</b>                    | 5,135                                      | 1,494  | 17,639                                   | (358)                         | (63)   | 458  | 361                     | (7,857)             | 29,441             | 46,250                               | 6,535                    | 435                       | 53,220    |

- Includes capital reserve of \$5 million (31 December 2024: \$5 million), capital redemption reserve of \$523 million (31 December 2024: \$457 million), merger reserve of \$17,111 million (31 December 2024: \$17,111 million).
- Includes actuarial gain, net of taxation on Group defined benefit schemes
- Movement in 2024 includes realisation of translation adjustment loss from sale of SCB Zimbabwe Limited (\$190 million), SCB Angola S.A. (\$31 million), SCB Sierra Leone Limited (\$25 million) recycled to other operating income
- Movement in 2024 is primarily from non-controlling interest pertaining to Mox Bank Limited (\$14 million) and Trust Bank Singapore Limited (\$55 million) offset by SCB Angola S.A. (\$6 million)
- Movement in 2024 mainly includes movements related to Ghana hyperinflation
- On 23 February 2024, the Group announced the buyback programme for a share buyback of its ordinary shares of \$0.50 each. Nominal value of share purchases was \$57 million, the total consideration paid was \$1,000 million and the buyback completed on 25 June 2024. The total number of shares purchased was 113,266,516, representing 4.25 per cent of the ordinary shares in issue at the beginning of the programme. The nominal value of the shares was transferred from the share capital to the capital redemption reserve account
- On 30 July 2024, the Group announced the buyback programme for a \$1,500 million share buyback of its ordinary shares of \$0.50 each. As at December 2024, nominal value of share purchases was \$63 million with the total number of shares purchased of 126,262,414 and the total consideration was \$1,355 million. The buyback programme was completed on 30 January 2025 with a further 11,300,128 shares purchased in 2025, representing 0.44 per cent of shares in issue at the beginning of the programme. The nominal value of the shares was transferred from the share capital to the capital redemption reserve account
- On 21 February 2025, the Group announced the buyback programme for a \$1,500 million share buyback of its ordinary shares of \$0.50 each. The buyback programme was completed on 30 July 2025, and the total number of shares purchased was 98,162,451, representing 4.07 per cent of the ordinary shares in issue at the beginning of the programme. The nominal value of the shares was transferred from the share capital to the capital redemption reserve account
- On 31 July 2025, the Group announced the buyback programme for a \$1,300 million share buyback of its ordinary shares of \$0.50 each. As at 30 September 2025, the total number of shares purchased of 21,942,729 representing 0.95 per cent of the ordinary shares in issue at the beginning of the programme, for a total consideration of \$413 million, and a further \$887 million relating to irrevocable obligation to buy back shares under the buyback programme has been recognised. The nominal value of the shares was transferred from the share capital to the capital redemption reserve account
- Includes \$174 million gain on sale of equity investment transferred to retained earnings partly offset by \$76 million reversal of deferred tax liability and \$72 million mark-to-market gain on equity instrument
- Includes \$174 million gain on sale of equity investment in other comprehensive income reserve transferred to retained earnings partly offset by \$13 million capital gain tax
- All amounts are net of tax
- Includes \$992 million and \$576 million (SGD 750 million) fixed rate resetting perpetual subordinated contingent convertible AT1 securities issued by Standard Chartered PLC
- Relates to redemption of AT1 securities of SGD 750 million (\$553 million) and realised translation loss (\$25 million) reported in other movements
- Relates to \$994 million fixed rate resetting perpetual subordinated contingent convertible AT1 securities issued by Standard Chartered PLC
- On 26 July 2025, Standard Chartered PLC redeemed its \$1.0 billion 6.00 per cent Resetting Perpetual Subordinated Contingent Convertible Securities
- Includes \$68 million gain on sale of equity investment in other comprehensive income reserve transferred to retained earnings
- Includes realisation of translation adjustment loss from sale of Standard Chartered Bank Gambia Limited (\$8 million) and Standard Chartered Research and Technology India Private Limited (\$3 million) transferred to other operating income
- Movement from non-controlling interest primarily pertaining to Zodia Markets Holdings Limited (\$12 million), Standard Chartered Research and Technology India Private Limited (\$12 million), Mox Bank Limited (\$8 million), Trust Bank Singapore Limited (\$8 million), Century Leader Limited (\$6 million) and Furaha Holdings Limited (\$3 million)
- Includes reversal of realised translation loss (\$25 million) reported during 2024 (refer foot note 14)

## Financial statements continued

### Basis of preparation

This statement covers the results of Standard Chartered PLC together with its subsidiaries and equity accounted interest in associates and jointly controlled entities (the Group) for the nine months ended 30 September 2025. The financial information on which this statement is based, and the data set out in the appendix to this statement, are unaudited and have been prepared in accordance with the Group's accounting policies. The Group's material accounting policies are described in the Annual Report 2024, which have been prepared in accordance with UK-adopted international accounting standards and International Financial Reporting Standards (IFRS) (Accounting Standards) as adopted by the European Union (EU IFRS) as there are no applicable differences for the periods presented, and in conformity with the requirements of the Companies Act 2006. The Group's Annual Report 2025 will continue to be prepared in accordance with these frameworks.

The interim financial information does not constitute a full or condensed set of financial statements under IAS 34 'Interim Financial Reporting' as contained in UK-adopted IAS or EU IFRS. The interim financial information has been prepared in accordance with the recognition and measurement principles, but not the disclosure requirements under UK-adopted IAS and EU IFRS.

The information in this interim financial report is unaudited and does not constitute statutory accounts within the meaning of section 434 of the Companies Act 2006. All references to reported performance/results within this interim financial report means amounts reported under UK-adopted IAS and EU IFRS or in reference to the statutory accounts for the year ended 31 December 2024, unless otherwise stated. This document was approved by the Board on 30 October 2025. The statutory accounts for the year ended 31 December 2024 have been audited and delivered to the Registrar of Companies in England and Wales. The report of the auditors was (i) unqualified, (ii) did not include a reference to any matters to which the auditors drew attention by way of emphasis without qualifying their report, and (iii) did not contain a statement under sections 498(2) and 498(3) of the Companies Act 2006.

### Going concern

The directors assessed the Group's ability to continue as a going concern, including a review of the Group's forecasts, Funding and Liquidity metrics, Capital and Liquidity plans, Legal and regulatory matters, Credit impairment, macroeconomic conditions and geopolitical headwinds, and confirm they are satisfied that the Group has adequate resources to continue in business for a period of twelve months from 30 October 2025. For this reason, the Group continues to adopt the going concern basis of accounting for preparing the interim financial information.

## Other supplementary financial information

### Net Interest Margin

|  | <b>3 months ended<br/>30.09.25<br/>\$million</b> | 3 months ended<br>30.06.25<br>\$million | 3 months ended<br>30.09.24<br>\$million |
|--|--|---|---|
| Interest income (Reported)   | 6,134  | 6,158                                   | 6,986                                   |
| Adjustment for trading book funding cost and others <sup>1</sup>   | 247  | 126                                     | 163                                     |
| Interest Income adjusted for trading book funding cost and others  | 6,381  | 6,284                                   | 7,149                                   |
| Average interest earning assets                                    | 560,336  | 546,709                                 | 532,459                                 |
| Gross yield (%)  | 4.52   | 4.61                                    | 5.34                                    |
| Interest expense (Reported)  | 4,726  | 4,695                                   | 5,504                                   |
| Adjustment for trading book funding cost and others                | (1,082)  | (1,113)                                 | (1,124)                                 |
| Interest expense adjusted for trading book funding cost and others | 3,644  | 3,582                                   | 4,380                                   |
| Average interest-bearing liabilities                               | 599,796  | 571,401                                 | 540,691                                 |
| Rate paid (%)  | 2.41   | 2.51                                    | 3.22                                    |
| Net yield (%)  | 2.11   | 2.10                                    | 2.12                                    |
| Adjusted net interest income <sup>1</sup>                          | 2,737  | 2,702                                   | 2,769                                   |
| Net interest margin (%)  | 1.94   | 1.98                                    | 2.07                                    |

<sup>1</sup> Adjusted net interest income has been re-presented in line with the RNS on Re-Presentation of Financial Information issued on 2 April 2025 to reflect the reclassification of funding cost mismatches to Non NII. Adjusted net interest income is reported net interest income less trading book funding cost, Treasury currency management activities, cash collateral and prime services

## Other supplementary financial information continued

### 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. 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

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.

#### Caution regarding climate and environment related information

Some of the climate and environment related information in this document is subject to certain limitations, and therefore the reader should treat the information provided, as well as conclusions, projections and assumptions drawn from such information, with caution. The information may be limited due to a number of factors, which include (but are not limited to): a lack of reliable data; a lack of standardisation of data; and future uncertainty. The information includes externally sourced data that may not have been verified. Furthermore, some of the data, models and methodologies used to create the information is subject to adjustment which is beyond our control, and the information is subject to change without notice.

## Other supplementary financial information continued

### General

You are advised to exercise your own independent judgement (with the advice of your professional advisers as necessary) with respect to the risks and consequences of any matter contained in this document. The Group, its affiliates, directors, officers, employees or agents expressly disclaim any liability and responsibility for any decisions or actions which you may take and for any damage or losses you may suffer from your use of or reliance on the information contained in this document.

### Chinese translation

If there is any inconsistency between the English version of this document and any translation of the English version, the English version shall prevail.

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