Pillar 3 Disclosures

30 September 2026

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Purpose and basis of preparation

The Pillar 3 disclosures comprise information on the underlying drivers of risk-weighted assets (RWA), capital, leverage and liquidity ratios as at 30 September 2026 in accordance with the United Kingdom's (UK) onshored Capital Requirements Regulation (CRR) and the Prudential Regulation Authority's (PRA) Rulebook.

The disclosures have been prepared in line with the disclosure templates introduced by the PRA Policy Statement PS22/21 'Implementation of Basel standards: Final rules published in October 2021.

This report presents the quarterly Pillar 3 disclosures of Standard Chartered PLC ('the Group') as at 30 September 2026 and should be read in conjunction with the Group's Q3 2026 Results Statement: Balance sheet, capital and leverage.

The information presented in this Pillar 3 report is not required to be, and has not been, subjected to external audit.

Included within Appendix 2 is a restated UK IRRBB1 for 30 June 2026 and 31 December 2025.

Frequency

In accordance with Group policy the Pillar 3 Disclosures are made quarterly as at 31 March, 30 June, 30 September and 31 December in line with the PRA guidelines on materiality, proprietary and confidentiality and on disclosure frequency under Articles 432(1), 432(2) and 433 of the UK onshored CRR, and the Guidelines on disclosure requirements under Part Eight of the CRR. Disclosures are published on the Standard Chartered PLC website aligning with the publication date of the Group's Interim, Half Year and Annual Report and Accounts.

Verification

Whilst the 30 September 2026 Pillar 3 Disclosures are not required to be externally audited, the document has been verified internally in accordance with the Group's policies on disclosure and its financial reporting and governance processes. Controls comparable to those for the Group's Q3 2026 Results Statement have been applied to confirm compliance with PRA regulations.

Key prudential metrics

Table 1: Key metrics template (UK KM1)

		30.09.26 $ million	30.06.26 $ million	31.03.26 $ million	31.12.25 $ million	30.09.25 $ million
	Available own funds					
1	Common Equity Tier 1 (CET1) capital	**36,442**	37,003	35,616	36,440	36,594
2	Tier 1 capital	**45,524**	46,088	43,707	43,949	43,109
3	Total capital	**53,219**	55,164	52,759	53,227	52,531
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	**263,274**	261,451	266,186	258,031	258,378
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	**13.8**	14.2	13.4	14.1	14.2
6	Tier 1 ratio (%)	**17.3**	17.6	16.4	17.0	16.7
7	Total capital ratio (%)	**20.2**	21.1	19.8	20.6	20.3
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
UK 7a	Additional CET1 SREP requirements (%)	**1.88**	1.88	1.88	1.88	1.88
UK 7b	Additional AT1 SREP requirements (%)	**0.63**	0.63	0.63	0.63	0.70
UK 7c	Additional T2 SREP requirements (%)	**0.84**	0.84	0.84	0.84	0.84
UK 7d	Total SREP own funds requirements (%)	**11.34**	11.34	11.34	11.34	11.34
8	Capital conservation buffer (%)	**2.50**	2.50	2.50	2.50	2.50
9	Institution specific countercyclical capital buffer (%)	**0.40**	0.37	0.38	0.38	0.37
10	Global Systemically Important Institution buffer (%)	**1.00**	1.00	1.00	1.00	1.00
11	Combined buffer requirement (%)	**3.90**	3.87	3.88	3.88	3.87
UK 11a	Overall capital requirements (%)	**15.24**	15.21	15.22	15.22	15.21
12	CET1 available after meeting the total SREP own funds requirements (%)	**7.46**	7.77	7.00	7.74	7.78
	UK leverage ratio					
13	Leverage ratio total exposure measure	**991,423**	980,765	953,190	938,190	936,824
14	Leverage ratio (%)	**4.6**	4.7	4.6	4.7	4.6
	Additional leverage ratio disclosure requirements					
14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	**4.6**	4.7	4.6	4.7	4.6
14b	Leverage ratio including claims on central banks (%)	**4.2**	4.2	4.2	4.3	4.2
14c	Average leverage ratio excluding claims on central banks (%)	**4.5**	4.6	4.5	4.6	4.6
14d	Average leverage ratio including claims on central banks (%)	**4.1**	4.2	4.1	4.2	4.1
14e	Countercyclical leverage ratio buffer (%)	**0.1**	0.1	0.1	0.1	0.1
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	**189,764**	189,273	187,764	185,262	182,646
UK 16a	Cash outflows – Total weighted value	**213,181**	206,152	199,699	193,861	191,877
UK 16b	Cash inflows – Total weighted value	**91,726**	86,050	79,478	74,049	71,495
16	Total net cash outflows (adjusted value)	**121,456**	120,102	120,220	119,812	120,381
17	Liquidity coverage ratio (%)	**156.6**	158.0	156.5	154.8	151.9
	Net Stable Funding Ratio					
18	Total available stable funding	**495,024**	484,589	475,366	464,406	450,956
19	Total required stable funding	**366,511**	353,442	343,641	335,038	324,273
20	NSFR ratio (%)	**135.1**	137.2	138.4	138.6	139.0

Table 2 shows information about the Group's total loss-absorbing capacity (TLAC) available, and TLAC requirements, applied at the resolution group level under a Single Point of Entry.

Table 2: Key metrics – TLAC requirements (at resolution group level) (KM2)

	30.09.26 $ million	30.06.26 $ million	31.03.26 $ million	31.12.25 $ million	30.09.25 $ million
Resolution group					
Total loss-absorbing capacity (TLAC) available	**91,079**	91,941	89,768	86,461	88,130
Total RWA at the level of the resolution group	**263,274**	261,451	266,186	258,031	258,378
TLAC as a percentage of RWA (%)	**34.6**	35.2	33.7	33.5	34.1
UK Leverage ratio exposure measure at the level of the resolution group	**991,423**	980,765	953,190	938,190	936,824
TLAC as a percentage of UK Leverage exposure measure (%)	**9.2**	9.4	9.4	9.2	9.4
Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**Yes**	Yes	Yes	Yes	Yes
Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	**No**	No	No	No	No
If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognised as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognised as external TLAC if no cap was applied (%)	**N/A**	N/A	N/A	N/A	N/A

Capital and leverage

Table 3: Capital base

	30.09.26	30.06.26	31.12.25
CET1 (%)	**13.8**	14.2	14.1
Tier 1 capital (%)	**17.3**	17.6	17.0
Total capital (%)	**20.2**	21.1	20.6
	$ million	$ million	$ million
Common Equity Tier 1 (CET1) capital: instruments and reserves			
Capital instruments and the related share premium accounts	**5,076**	5,084	5,120
Of which: Share premium accounts	**3,989**	3,989	3,989
Retained earnings[1]	**24,976**	26,601	24,528
Accumulated other comprehensive income (and other reserves)	**8,622**	9,458	10,406
Minority interests (amount allowed in consolidated CET1)	**237**	257	262
Independently reviewed interim and year-end profits[2]	**5,398**	3,658	5,100
Foreseeable dividends[3]	**(1,139)**	(780)	(1,377)
Common Equity Tier 1 (CET1) capital before regulatory adjustments	**43,170**	44,278	44,039
Common Equity Tier 1 capital: regulatory adjustments			
Additional value adjustments	**(825)**	(746)	(693)
Intangible assets (net of related tax liability)	**(6,541)**	(6,328)	(6,145)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met)	**(10)**	(19)	(15)
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	**1,276**	303	(315)
Negative amounts resulting from the calculation of expected loss amounts	**(571)**	(538)	(599)
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	**322**	395	412
Defined-benefit pension fund assets	**(230)**	(224)	(149)
Fair value gains and losses from own credit risk related to derivative liabilities	**(125)**	(76)	(70)
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	**(24)**	(42)	(25)
Of which: securitisation positions	**(10)**	(10)	(11)
Of which: free deliveries	**(14)**	(32)	(14)
Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)	**–**	–	–
Total regulatory adjustments to Common Equity Tier 1 (CET1)	**(6,728)**	(7,275)	(7,599)
Common Equity Tier 1 (CET1) capital	**36,442**	37,003	36,440
Additional Tier 1 (AT1) capital before regulatory adjustments	**9,102**	9,105	7,529
Total regulatory adjustments to Additional Tier 1 (AT1) capital	**(20)**	(20)	(20)
Tier 1 capital (T1 = CET1 + AT1)	**45,524**	46,088	43,949
Tier 2 (T2) capital before regulatory adjustments	**7,725**	9,106	9,308
Total regulatory adjustments to Tier 2 (T2) capital	**(30)**	(30)	(30)
Tier 2 (T2) capital	**7,695**	9,076	9,278
Total capital (TC = T1 + T2)	**53,219**	55,164	53,227
Total Risk exposure amount	**263,274**	261,451	258,031

1 Retained earnings include the effect of regulatory consolidation adjustments
2 Independently reviewed profits are in accordance with regulatory consolidation rules
3 Foreseeable dividends as at Q3 2026 represent ordinary dividends and preference dividends

The Group's CET1 ratio of 13.8 per cent was 31 basis points lower compared to 30 June 2026 and remains 3.6 percentage points above the Group's current regulatory minimum CET1 requirement. The Group's Pillar 2A requirement will be lower following a supervisory review and this will lead to a 30 basis points reduction in the Group's CET1 requirement from 1 January 2027.

The 31 basis points reduction in the CET1 ratio during the quarter was primarily driven by shareholder distributions. Growth in RWA led to a further 10 basis point reduction in the CET1 ratio. These factors were partly offset by 67 basis points increase from profit accretion during the quarter.

The Group is part way through the $1.0 billion share buyback programme announced on 29 July 2026, and by 30 September 2026 had spent $484 million purchasing 16 million ordinary shares, reducing the share count by approximately 1 per cent. Although the share buyback was still ongoing as at 30 September 2026, the entire $1.0 billion was deducted from CET1 in the period, equivalent to a 38 basis point reduction in the CET1 ratio.

The Group is accruing the foreseeable dividend in respect of the final 2026 ordinary share dividend in the third quarter. This is not an indication of the Group's final 2026 ordinary share dividend, which will be proposed by the Board at the presentation of the 2026 full year results. The increase in the foreseeable dividend for ordinary dividend and AT1 coupons reduced the CET1 ratio by 40 basis points.

Leverage Ratio

The UK's minimum leverage ratio requirement is maintained at 3.25 per cent and must be met by at least 75 per cent of CET1. Additional buffers based on the countercyclical and global systemically important bank (G-SIB) buffers are set at 35 per cent of their risk-weighted equivalent and must be met with 100 per cent of CET1. The exposure value of derivative contracts will be based on the standardised approach to counterparty credit risk, whilst central bank reserves continue to be excluded from the leverage ratio exposure measure.

The Group's leverage ratio of 4.6 per cent is 11 basis points lower than at 30 June 2026. The Group's leverage ratio remains significantly above its minimum requirement of 3.7 per cent.

Table 4 below presents both the Group's leverage ratios.

Table 4: Leverage ratio

	30.09.26	30.06.26	31.12.25
	$ million	$ million	$ million
Tier 1 capital (end point)	**45,524**	46,088	43,949
Leverage exposure	**991,423**	980,765	938,190
Leverage ratio (%)	**4.6**	4.7	4.7
Leverage exposure quarterly average	**1,000,024**	977,419	949,214
Leverage ratio quarterly average (%)	**4.5**	4.6	4.6
Countercyclical leverage ratio buffer (%)	**0.1**	0.1	0.1
G-SII additional leverage ratio buffer (%)	**0.4**	0.4	0.4

Table 5: LRSum: Summary reconciliation of accounting assets and leverage ratio exposures (UK LR1)

		30.09.26 $ million	30.06.26 $ million	31.12.25 $ million
1	Total assets as per published financial statements	**998,614**	993,406	919,955
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	**2,237**	2,253	2,192
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	**–**	–	–
4	(Adjustment for exemption of exposures to central banks)	**(99,022)**	(104,705)	(94,673)
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) of the CRR)	**–**	–	–
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	**(4,057)**	(8,444)	(4,254)
7	Adjustment for eligible cash pooling transactions	**–**	–	–
8	Adjustment for derivative financial instruments	**(1,149)**	(231)	8,839
9	Adjustment for securities financing transactions (SFTs)	**9,189**	6,828	6,715
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	**110,997**	110,336	117,341
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced tier 1 capital (leverage))	**(1,396)**	(1,284)	(1,291)
UK-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) of the CRR)	**–**	–	–
UK-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) of the CRR)	**–**	–	–
12	Other adjustments[1]	**(23,990)**	(17,394)	(16,634)
13	**Total exposure measure**	**991,423**	980,765	938,190

1 Other Adjustments include all Tier 1 capital deductions other than those disclosed in row 11, as well as HK Certificate of Indebtedness effective from July 2026.

Table 6: LRCom: Leverage ratio common disclosure (UK LR2)

		30.09.26 $ million	30.06.26 $ million	31.12.25 $ million
	On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	**799,673**	799,397	756,185
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	**–**	–	–
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	**(10,929)**	(10,785)	(10,011)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	**–**	–	–
5	(General credit risk adjustments to on-balance sheet items)	**–**	–	–
6	(Asset amounts deducted in determining tier 1 capital (leverage))	**(8,350)**	(8,039)	(8,084)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**780,394**	780,573	738,090
	Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	**26,483**	22,821	17,685
UK-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	**–**	–	–
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	**68,066**	62,160	59,656
UK-9a	Derogation for derivatives: potential future exposure contribution under the simplified standardised approach	**–**	–	–
UK-9b	Exposure determined under the original exposure method	**–**	–	–
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	**(10,948)**	(5,555)	(5,324)
UK-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	**–**	–	–
UK-10b	(Exempted CCP leg of client-cleared trade exposures) (original exposure method)	**–**	–	–
11	Adjusted effective notional amount of written credit derivatives	**22,798**	27,637	24,572
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	**(19,222)**	(25,069)	(21,968)
13	**Total derivatives exposures**	**87,177**	81,994	74,621
	Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	**166,148**	174,705	160,963
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**(63,460)**	(68,965)	(64,868)
16	Counterparty credit risk exposure for SFT assets	**9,189**	6,828	6,715
UK-16a	Derogation for SFTs: counterparty credit risk exposure in accordance with Articles 429e(5) and 222 of the CRR	**–**	–	–
17	Agent transaction exposures	**–**	–	–
UK-17a	(Exempted CCP leg of client-cleared SFT exposures)	**–**	–	–
18	**Total securities financing transaction exposures**	**111,877**	112,567	102,811
	Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	**455,192**	448,021	447,113
20	(Adjustments for conversion to credit equivalent amounts)	**(344,195)**	(337,685)	(329,772)
21	(General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures)	**–**	–	–
22	**Off-balance sheet exposures**	**110,997**	110,336	117,341
	Excluded exposures			
UK-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) of the CRR)	**–**	–	–

Table 6: LRCom: Leverage ratio common disclosure (UK LR2) continued

		30.09.26 $ million	30.06.26 $ million	31.12.25 $ million
UK-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) of the CRR (on- and off- balance sheet))	**–**	–	–
UK-22g	(Excluded excess collateral deposited at triparty agents)	**–**	–	–
UK-22k	**(Total exempted exposures)**	**–**	–	–
	Capital and total exposures			
23	Tier 1 capital (leverage)	**45,524**	46,088	43,949
24	Total exposure measure including claims on central banks	**1,090,445**	1,085,470	1,032,863
UK-24a	(-) Claims on central banks excluded	**(99,022)**	(104,705)	(94,673)
UK-24b	**Total exposure measure excluding claims on central banks**	**991,423**	980,765	938,190
	Leverage ratio			
25	Leverage ratio excluding claims on central banks (%)	**4.6**	4.7	4.7
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	**4.6**	4.7	4.7
UK-25b	Leverage ratio excluding central bank reserves as if the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income had not been applied (%)	**4.6**	4.7	4.7
UK-25c	Leverage ratio including claims on central banks (%)	**4.2**	4.2	4.3
26	Regulatory minimum leverage ratio requirement (%)	**3.3**	3.3	3.3
	Additional leverage ratio disclosure requirements – leverage ratio buffers			
27	Leverage ratio buffer (%)	**0.5**	0.5	0.5
UK-27a	Of which: G-SII or O-SII additional leverage ratio buffer (%)	**0.4**	0.4	0.4
UK-27b	Of which: countercyclical leverage ratio buffer (%)	**0.1**	0.1	0.1
	Additional leverage ratio disclosure requirements – disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	**104,495**	101,896	100,155
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	**102,688**	105,739	96,096
UK-31	Average total exposure measure including claims on central banks	**1,099,762**	1,070,385	1,042,790
UK-32	Average total exposure measure excluding claims on central banks	**1,000,024**	977,419	949,214
UK-33	Average leverage ratio including claims on central banks (%)	**4.1**	4.2	4.2
UK-34	Average leverage ratio excluding claims on central banks (%)	**4.5**	4.6	4.6

Table 7: LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (UK LR3)

		30.09.26 $ million	30.06.26 $ million	31.12.25 $ million
UK-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	**788,728**	788,612	746,174
UK-2	Trading book exposures	**150,984**	160,637	125,923
UK-3	Banking book exposures, of which:	**637,744**	627,975	620,251
UK-4	Covered bonds	**6,323**	4,443	3,056
UK-5	Exposures treated as sovereigns	**208,165**	221,984	228,715
UK-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	**19,619**	20,100	17,098
UK-7	Institutions	**49,999**	48,582	48,577
UK-8	Secured by mortgages of immovable properties	**93,975**	89,101	88,624
UK-9	Retail exposures	**27,782**	27,396	28,307
UK-10	Corporates	**167,939**	154,284	146,503
UK-11	Exposures in default	**5,621**	5,832	6,658
UK-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	**58,321**	56,254	52,713

Table 8: Overview of risk weighted exposure amounts (UK OV1)

Table 8 presents the RWA and the regulatory capital requirements calculated at 8 per cent of RWA for each risk type and approach.

		30.09.26		30.06.26		31.12.25	
		Risk-weighted assets	Regulatory capital requirement[1]	Risk-weighted assets	Regulatory capital requirement[1]	Risk-weighted assets	Regulatory capital requirement[1]
		$ million	$ million	$ million	$ million	$ million	$ million
1	**Credit risk (excluding CCR)[2]**	**160,139**	**12,811**	157,952	12,636	159,477	12,758
2	Of which the standardised approach	**39,935**	**3,195**	39,441	3,155	37,456	2,996
4	Of which slotting approach	**5,998**	**480**	5,899	472	5,857	469
5	Of which the advanced IRB (AIRB) approach	**114,206**	**9,136**	112,612	9,009	116,164	9,293
6	**Counterparty credit risk – CCR[3]**	**24,516**	**1,961**	24,422	1,954	22,405	1,792
7	Of which the standardised approach	**5,340**	**427**	5,947	476	4,197	336
8	Of which internal model method (IMM)	**10,532**	**843**	10,674	854	10,667	853
UK 8a	Of which exposures to a CCP	**1,456**	**116**	1,481	118	1,322	106
UK 8b	Of which credit valuation adjustment – CVA	**2,416**	**193**	1,919	154	2,413	193
9	Of which other CCR	**4,772**	**382**	4,401	352	3,806	304
15	**Settlement risk**	**–**	**–**	–	–	–	–
16	**Securitisation exposures in the non-trading book**	**6,984**	**558**	6,857	549	5,867	469
17	Of which SEC-IRBA approach	**3,228**	**258**	3,147	252	2,779	222
18	Of which SEC-ERBA (including IAA)	**2,103**	**168**	2,116	169	2,059	165
19	Of which SEC-SA approach	**1,653**	**132**	1,594	128	1,029	82
UK 19a	Of which 1250%/deduction	**–**	**–**	–	–	–	–
20	**Position, foreign exchange and commodities risks (Market risk)**	**31,142**	**2,492**	32,258	2,580	30,663	2,453
21	Of which the standardised approach	**17,847**	**1,428**	18,290	1,463	17,156	1,372
22	Of which IMA	**13,295**	**1,064**	13,968	1,117	13,507	1,081
UK 22a	Large exposures	**–**	**–**	–	–	–	–
23	**Operational risk[4]**	**35,111**	**2,809**	35,111	2,809	35,223	2,818
25	Of which standardised approach	**35,111**	**2,809**	35,111	2,809	35,223	2,818
27	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**5,382**	**431**	4,850	388	4,395	352
28	**Floor Adjustment**	**–**	**–**	–	–	–	–
29	**Total**	**263,274**	**21,062**	261,451	20,916	258,031	20,642

1 The regulatory capital requirement is calculated as 8 per cent of the risk-weighted assets, and represents the minimum total capital ratio in accordance with CRR Article 92(1)

2 Credit risk (excluding counterparty credit risk) includes non-credit obligation assets

3 Counterparty credit risk includes assets which are assessed under IRB and Standardised approaches

4 To calculate operational risk standardised risk-weighted assets, a regulatory defined beta co-efficient is applied to average gross income for the previous three years, across each of the eight business lines prescribed in the CRR

Total risk-weighted assets of $263 billion increased by $1.8 billion from 30 June 2026:

- Credit risk RWA at $197 billion increased by $2.9 billion as compared with 30 June 2026. The increase was driven by asset growth and mix of $3.9 billion, primarily in CIB and $1.2 billion inflation from currency translation. This was partially offset by $1.3 billion reduction related to an improvement in asset quality and $0.9 billion from RWA optimisation actions.
- Operational risk RWA remained unchanged in the quarter as the Group is now performing the annual operational risk RWA computation in the fourth quarter of the year.
- Market risk RWA decreased by $1.1 billion to $31.1 billion, driven by a decrease in value-at-risk of $1.1 billion and fall in specific interest rate risk of $1.3 billion to $10.8 billion. This was partially offset by increases in stressed value-at-risk of $0.8 billion, commodities risk under standardised approach of $0.4 billion and structural FX exposure of $0.3 billion.

Further details on RWA movements by risk type, and for credit risk IRB (excluding counterparty credit risk) and market risk IMA exposures can be found in tables 9, 10, 11 and 12 respectively.

Table 9: Movement analysis for RWA

	Credit risk IRB $ million	Credit risk SA $ million	Credit risk[1] Total $ million	Counterparty Credit risk $ million	Total Credit & Counterparty Credit risk $ million	Operational risk $ million	Market risk $ million	Total $ million
As at 31 December 2025	126,859	42,880	169,739	22,406	192,145	35,223	30,663	258,031
Asset size	(2,333)	3,537	1,204	2,342	3,546	–	–	3,546
Asset quality	596	–	596	(164)	432	–	–	432
Model updates	9	–	9	–	9	–	(565)	(556)
Methodology and policy	–	–	–	–	–	–	–	–
Acquisitions and disposals	–	–	–	–	–	–	–	–
Foreign exchange movements	(1,358)	(530)	(1,888)	(162)	(2,050)	–	–	(2,050)
Other, including non-credit risk movements	–	–	–	–	–	(112)	2,160	2,048
As at 30 June 2026	**123,773**	**45,887**	**169,660**	**24,422**	**194,082**	**35,111**	**32,258**	**261,451**
Asset size	**1,824**	**795**	**2,619**	**393**	**3,012**	**–**	**–**	**3,012**
Asset quality	**(962)**	**–**	**(962)**	**(334)**	**(1,296)**	**–**	**–**	**(1,296)**
Model updates	**(3)**	**–**	**(3)**	**–**	**(3)**	**–**	**(112)**	**(115)**
Methodology and policy	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Acquisitions and disposals	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
Foreign exchange movements	**903**	**288**	**1,191**	**35**	**1,226**	**–**	**–**	**1,226**
Other, including non-credit risk movements	**–**	**–**	**–**	**–**	**–**	**–**	**(1,004)**	**(1,004)**
As at 30 September 2026	**125,535**	**46,970**	**172,505**	**24,516**	**197,021**	**35,111**	**31,142**	**263,274**

1 See Table 8: Overview of risk weighted exposure amounts (UK OV1). To note that 'Securitisation', 'Settlement risk' and 'Amounts below the threshold for deduction (subject to 250% risk-weight)' are included in credit risk

Table 10: RWEA flow statements of credit risk exposures under the IRB approach (UK CR8)

		Risk-weighted assets $ million	Regulatory capital requirement $ million
	As at 31 December 2025	122,021	9,762
	Asset size	(2,767)	(221)
	Asset quality	597	48
	Model updates	9	1
	Methodology and policy	–	–
	Acquisitions and disposals	–	–
	Foreign exchange movements	(1,349)	(108)
	Other	–	–
1	**As at 30 June 2026**	**118,511**	**9,482**
2	Asset size	**1,752**	**140**
3	Asset quality	**(962)**	**(77)**
4	Model updates	**(3)**	**–**
5	Methodology and policy	**–**	**–**
6	Acquisitions and disposals	**–**	**–**
7	Foreign exchange movements	**906**	**72**
8	Other	**–**	**–**
9	**As at 30 September 2026**	**120,204**	**9,617**

Table 11: RWEA flow statements of CCR exposures under the IMM (UK CCR7)

		Risk-weighted assets	Regulatory capital requirement
		$ million	$ million
	As at 31 December 2025	10,667	853
	Asset size	14	1
	Credit quality of counterparties	(94)	(7)
	Model updates (IMM only)	–	–
	Methodology and policy (IMM only)	–	–
	Acquisitions and disposals	–	–
	Foreign exchange movements	87	7
	Other	–	–
1	**As at 30 June 2026**	**10,674**	**854**
2	Asset size	**12**	**1**
3	Credit quality of counterparties	**(131)**	**(10)**
4	Model updates (IMM only)	**–**	**–**
5	Methodology and policy (IMM only)	**–**	**–**
6	Acquisitions and disposals	**–**	**–**
7	Foreign exchange movements	**(23)**	**(2)**
8	Other	**–**	**–**
9	**As at 30 September 2026**	**10,532**	**843**

Table 12: RWA flow statements of market risk exposures under the IMA (UK MR2-B)

		VaR	SVaR	IRC	Comprehensive risk measure	Other[1]	Total RWAs	Total own funds requirements
		$ million	$ million	$ million	$ million	$ million	$ million	$ million
	As at 31 December 2025	2,572	6,399	–	–	4,536	13,507	1,081
	Regulatory adjustment	–	–	–	–	–	–	–
	RWAs post adjustment at 31 December 2025	2,572	6,399	–	–	4,536	13,507	1,081
	Movement in risk levels	1,188	(555)	–	–	393	1,026	82
	Model updates/changes	–	–	–	–	(565)	(565)	(45)
	Methodology and policy	–	–	–	–	–	–	–
	Acquisitions and disposals	–	–	–	–	–	–	–
	Foreign exchange movements	–	–	–	–	–	–	–
	Other	–	–	–	–	–	–	–
1	**As at 30 June 2026**	**3,760**	**5,844**	**–**	**–**	**4,364**	**13,968**	**1,118**
1a	Regulatory adjustment	**–**	**–**	**–**	**–**	**–**	**–**	**–**
1b	**RWAs post adjustment at 30 June 2026**	**3,760**	**5,844**	**–**	**–**	**4,364**	**13,968**	**1,118**
2	Movement in risk levels	**(1,140)**	**758**	**–**	**–**	**(179)**	**(561)**	**(45)**
3	Model updates/changes	**–**	**–**	**–**	**–**	**(112)**	**(112)**	**(9)**
4	Methodology and policy	**–**	**–**	**–**	**–**	**–**	**–**	**–**
5	Acquisitions and disposals	**–**	**–**	**–**	**–**	**–**	**–**	**–**
6	Foreign exchange movements	**–**	**–**	**–**	**–**	**–**	**–**	**–**
7	Other	**–**	**–**	**–**	**–**	**–**	**–**	**–**
8a	**At 30 September 2026**	**2,620**	**6,602**	**–**	**–**	**4,073**	**13,295**	**1,064**
8b	Regulatory adjustment	**–**	**–**	**–**	**–**	**–**	**–**	**–**
8	**RWAs post adjustment at 30 September 2026**	**2,620**	**6,602**	**–**	**–**	**4,073**	**13,295**	**1,064**

1 Other IMA capital add-ons for market risks not fully captured in either VaR or SVaR

Liquidity

Table 13: Quantitative information of LCR (UK LIQ1)

		30.09.26							
		Total unweighted value (average)				Total weighted value (average)			
		31.12.25	31.03.26	30.06.26	30.09.26	31.12.25	31.03.26	30.06.26	30.09.26
		$ million	$ million	$ million	$ million	$ million	$ million	$ million	$ million
	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
	High-Quality Liquid Assets								
1	**Total High-Quality Liquid Assets (HQLA)**	–	–	–	–	185,262	187,764	189,273	189,764
	Cash outflows								
2	Retail deposits and deposits from small business customers, of which:	211,435	218,702	223,817	228,993	19,670	20,373	20,881	21,194
3	Stable deposits	43,228	45,532	46,389	46,929	2,161	2,277	2,319	2,346
4	Less stable deposits	168,207	173,170	177,428	182,064	17,509	18,096	18,562	18,848
5	Unsecured wholesale funding, of which:	281,690	287,713	292,494	295,653	121,235	123,733	125,928	127,728
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	119,083	122,009	124,189	125,851	29,718	30,433	30,962	31,378
7	Non-operational deposits (all counterparties)	158,131	161,102	164,199	165,669	87,041	88,698	90,860	92,217
8	Unsecured debt	4,476	4,602	4,106	4,133	4,476	4,602	4,106	4,133
9	Secured wholesale funding	–	–	–	–	7,246	7,247	8,237	9,607
10	Additional requirements	111,344	114,645	118,352	124,842	30,576	31,203	31,831	34,964
11	Outflows related to derivative exposures and other collateral requirements	16,512	15,366	14,625	16,731	12,825	12,649	12,510	14,420
12	Outflows related to loss of funding on debt products	28	28	50	36	28	28	50	36
13	Credit and liquidity facilities	94,804	99,251	103,677	108,075	17,723	18,526	19,271	20,508
14	Other contractual funding obligations	15,534	17,770	20,072	20,749	11,260	12,963	14,845	15,167
15	Other contingent funding obligations	254,800	254,839	254,572	257,421	3,873	4,180	4,430	4,521
16	**Total cash outflows**					193,860	199,699	206,152	213,181
	Cash inflows								
17	Secured lending (e.g. reverse repos)[1]	89,539	92,372	96,200	100,268	15,143	16,082	18,011	20,074
18	Inflows from fully performing exposures[1]	51,729	53,496	57,154	59,886	36,143	37,493	40,393	42,517
19	Other cash inflows[1]	34,449	38,253	40,599	42,689	22,764	25,903	27,646	29,135
UK-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)	–	–	–	–	–	–	–	–
UK-19b	(Excess inflows from a related specialised credit institutions)	–	–	–	–	–	–	–	–
20	**Total cash inflows**[1]	175,717	184,121	193,953	202,843	74,050	79,478	86,050	91,726
UK-20a	Fully exempt inflows[1]	–	–	–	–	–	–	–	–
UK-20b	Inflows subject to 90% cap[1]	–	–	–	–	–	–	–	–
UK-20c	Inflows subject to 75% cap[1]	167,334	174,981	183,185	190,558	74,049	79,478	86,050	91,726
	Total adjusted value								
21	**Liquidity buffer**	–	–	–	–	185,262	187,764	189,273	189,764
22	**Total net cash outflows**	–	–	–	–	119,812	120,220	120,102	121,456
23	**Liquidity coverage ratio (%)**	–	–	–	–	154.8	156.5	158.0	156.6

1 Unweighted cash inflow values for HY'26 have been restated. Weighted values and the LCR percentage are unchanged.

Table 13: Quantitative information of LCR (UK LIQ1) continued

		31.12.25							
		Total unweighted value (average)				Total weighted value (average)			
		31.03.25	30.06.25	30.09.25	31.12.25	31.03.25	30.06.25	30.09.25	31.12.25
		$ million	$ million	$ million	$ million	$ million	$ million	$ million	$ million
	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
	High-Quality Liquid Assets								
1	**Total High-Quality Liquid Assets (HQLA)**	–	–	–	–	177,586	180,147	182,646	185,262
	Cash outflows								
2	Retail deposits and deposits from small business customers, of which:	188,544	196,413	204,354	211,435	17,541	18,345	19,227	19,670
3	Stable deposits	29,423	33,815	38,809	43,228	1,471	1,691	1,940	2,161
4	Less stable deposits	159,121	162,598	165,545	168,207	16,070	16,654	17,287	17,509
5	Unsecured wholesale funding, of which:	268,878	273,127	276,536	281,690	117,375	118,768	119,323	121,235
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	109,512	113,024	116,321	119,083	27,361	28,239	29,045	29,718
7	Non-operational deposits (all counterparties)	155,354	155,636	155,582	158,131	86,002	86,062	85,645	87,041
8	Unsecured debt	4,012	4,467	4,633	4,476	4,012	4,467	4,633	4,476
9	Secured wholesale funding	–	–	–	–	6,848	7,339	7,290	7,246
10	Additional requirements	106,994	109,191	110,451	111,344	32,781	33,637	32,668	30,576
11	Outflows related to derivative exposures and other collateral requirements	21,962	21,972	19,872	16,512	16,314	16,661	15,360	12,825
12	Outflows related to loss of funding on debt products	49	21	37	28	49	21	37	28
13	Credit and liquidity facilities	84,983	87,198	90,542	94,804	16,418	16,955	17,271	17,723
14	Other contractual funding obligations	12,786	13,060	13,730	15,534	9,209	9,280	9,699	11,260
15	Other contingent funding obligations	256,674	258,204	257,474	254,800	3,546	3,550	3,670	3,873
16	**Total cash outflows**					187,300	190,919	191,877	193,860
	Cash inflows								
17	Secured lending (e.g. reverse repos)	74,199	80,197	83,075	89,539	13,130	13,797	14,181	15,143
18	inflows from fully performing exposures	52,089	51,250	50,851	51,729	36,249	35,716	35,407	36,143
19	Other cash inflows	30,028	31,465	33,173	34,449	18,973	20,287	21,908	22,764
UK-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)	–	–	–	–	–	–	–	–
UK-19b	(Excess inflows from a related specialised credit institutions)	–	–	–	–	–	–	–	–
20	**Total cash inflows**[1]	156,316	162,912	167,099	175,717	68,352	69,800	71,496	74,050
UK-20a	Fully exempt inflows	–	–	–	–	–	–	–	–
UK-20b	inflows subject to 90% cap	–	–	–	–	–	–	–	–
UK-20c	inflows subject to 75% cap	149,270	155,246	159,337	167,334	68,352	69,800	71,495	74,049
	Total adjusted value								
21	**Liquidity buffer**	–	–	–	–	177,586	180,147	182,646	185,262
22	**Total net cash outflows**	–	–	–	–	118,948	121,119	120,381	119,812
23	**Liquidity coverage ratio (%)**	–	–	–	–	149.4	148.8	151.9	154.8

Annex 1 Key metrics – Standard Chartered – Solo Consolidation

Table 14: Standard Chartered – Solo Consolidation – Leverage ratio

		30.09.26	30.06.26	31.03.26	31.12.25	30.09.25
		$ million	$ million	$ million	$ million	$ million
	Leverage ratio					
13	Leverage ratio total exposure measure	**479,289**	467,791	467,448	448,330	452,434
14	Leverage ratio (%)	**4.3**	4.4	4.1	4.2	4.2
	Additional leverage ratio disclosure requirements					
14a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	**4.3**	4.4	4.1	4.2	4.2
14b	Leverage ratio including claims on central banks (%)	**3.9**	3.9	3.8	3.8	3.8
14c	Average leverage ratio excluding claims on central banks (%)	**4.2**	4.1	4.0	4.1	4.2
14d	Average leverage ratio including claims on central banks (%)	**3.8**	3.7	3.6	3.6	3.8
14e	Countercyclical leverage ratio buffer (%)	**0.1**	0.1	0.1	0.1	0.1

Annex 2 Interest rate risk in the banking book

The reported values for EVE for 30 June 2026 and 31 December 2025 have been restated to reflect changes in EVE risk calculations.

The below tables show the restated EVE for these dates and the EVE disclosed within the Pillar 3 Disclosures 30 June 2026 respectively.

Table 15: Quantitative information on IRRBB (UK IRRBB1) – Restated

	In reporting currency ($ million)	Change in EVE[1]		Change in NII		Tier 1 capital	
	Period	30.06.26	31.12.25	30.06.26	31.12.25	30.06.26	31.12.25
010	Parallel shock up	**(2,505)**	(2,875)	**1,009**	1,135		
020	Parallel shock down	**1,025**	1,328	**(1,613)**	(1,664)		
030	Steepener shock	**(576)**	(599)				
040	Flattener shock	**(230)**	(284)				
050	Short rates shock up	**(1,038)**	(1,218)				
060	Short rates shock down	**370**	501				
070	Maximum	**(2,505)**	(2,875)	**(1,613)**	(1,664)		
080	Tier 1 capital					**46,088**	43,949

1. EVE for 30 June 2026 and 31 December 2025 have been revised to reflect changes in EVE risk calculations

Table 15: Quantitative information on IRRBB (UK IRRBB1) – Disclosed

	In reporting currency ($ million)	Change in EVE		Change in NII		Tier 1 capital	
	Period	30.06.26	31.12.25	30.06.26	31.12.25	30.06.26	31.12.25
010	Parallel shock up	**(1,932)**	(2,479)	**1,009**	1,135		
020	Parallel shock down	**944**	1,267	**(1,613)**	(1,664)		
030	Steepener shock	**(258)**	(352)				
040	Flattener shock	**(263)**	(314)				
050	Short rates shock up	**(934)**	(1,174)				
060	Short rates shock down	**380**	511				
070	Maximum	**(1,932)**	(2,479)	**(1,613)**	(1,664)		
080	Tier 1 capital					**46,088**	43,949

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.

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