Q3 2026
Results Presentation

28 October 2026

Key highlights

Another record performance in Q3, with strong growth in 9M'26 profit YoY and a 27% increase in earnings per share

Continued execution driving broad-based growth across Wealth Solutions, Global Banking, Global Markets & Transaction Services

Upgrading 2026 income growth YoY to be above the 5-7% range[1]...

... and raising 2026 RoTE guidance to around 14%

1. At constant currency and excluding notable items

Q3’26 performance overview

$m	Q3’25	Q3’26	YoY ccy B/(W)
Net interest income (NII)	2,737	2,966	9%
Non-interest income	2,373	2,815	19%
Operating income	**5,110**	**5,781**	**14%**
Operating expenses	(3,144)	(3,411)	(9%)
Pre-provision operating profit	**1,966**	**2,370**	**22%**
Credit impairment	(188)	(90)	52%
Other impairment	(22)	(7)	70%
Profit from associates and joint ventures	10	(23)	n.m.
Profit before tax	**1,766**	**2,250**	**29%**
Tax	(468)	(488)	(5%)
Minority Interest	(2)	(5)	n.m.
AT1 & preference shares	(272)	(253)	7%
Attributable profit to ordinary shareholders	**1,028**	**1,504**	**49%**

Q3’26 key stats

RoTE
15.7%
up 5.2%pts YoY

Non-interest income
~49%
of Group income

Earnings per share
68.9 cents
up 55% YoY

TNAV per share
1,726 cents
up 2% YoY

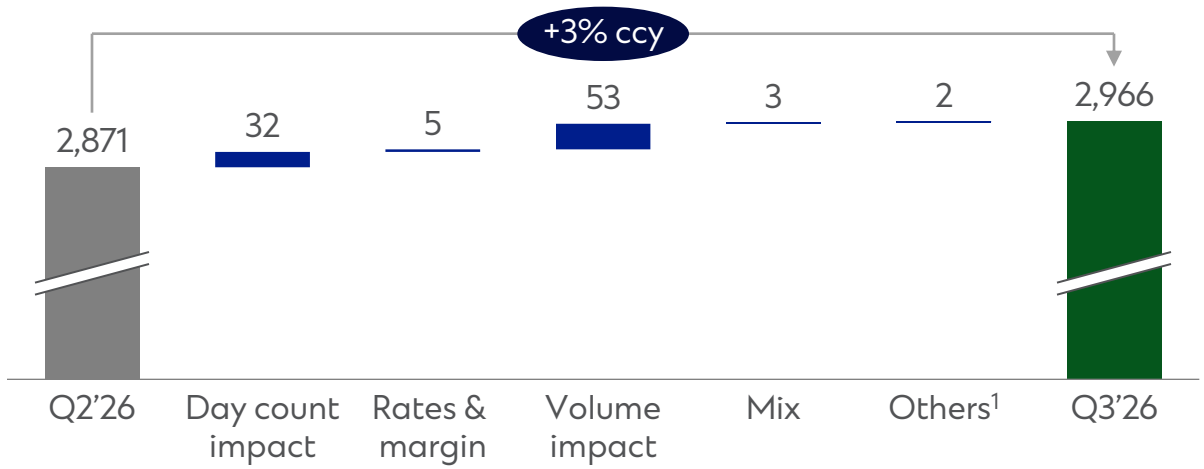
- Income up 14% YoY at ccy and excluding notable items of $11m
  - Strong growth in Wealth Solutions and Global Markets, with continued momentum in Global Banking, and Transaction Services
- Expenses up 9% YoY at ccy and excluding notable items of $3m
- Credit impairment benefitted from net recoveries in CIB, partly offset by a $34m net increase in overlays relating to the Middle East conflict
- Associates lower due to a combination of losses on investments in associates and the ongoing approach to the Group’s share of Bohai profit since Q4’25

NII up 3% QoQ; strong growth in non-interest income YoY

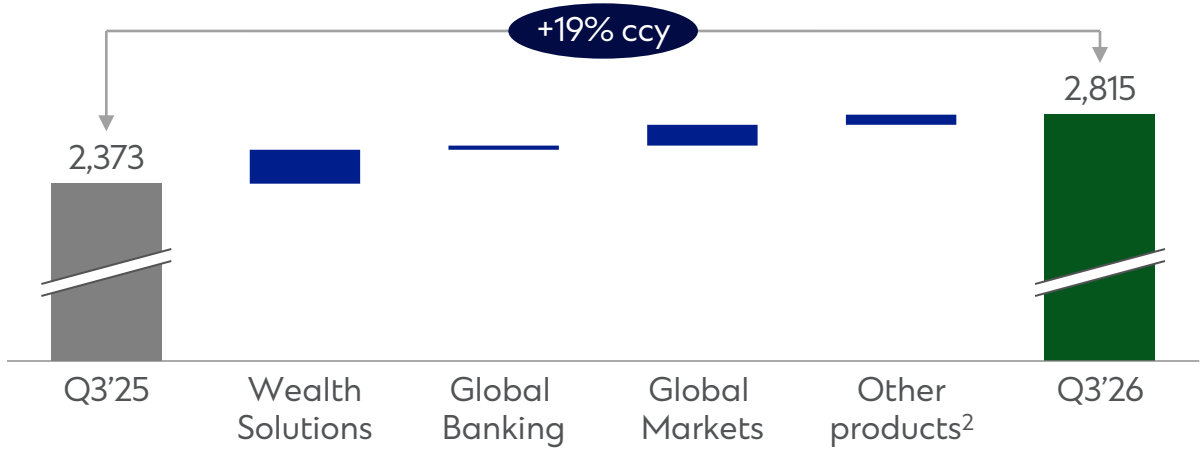
- NII up 3% QoQ at ccy
  - Benefitting from day count, and volume growth from WRB and CIB, with AIEA up 2% QoQ
  - Higher rates offset by margin compression from term deposits
- FY'26 NII expected to be up around 4% YoY at ccy; this includes the ~2% headwind from WRB portfolio actions
  - Expect similar trends in Q4'26, albeit with lower volume growth

- Non-interest income up 19% YoY at ccy and excluding notable items
  - Strong growth in Wealth Solutions and Global Markets
  - Continued momentum in Global Banking
- Treasury & Other includes $54m DVA in the quarter, versus ($27m) in Q3'25

NII QoQ ($m)



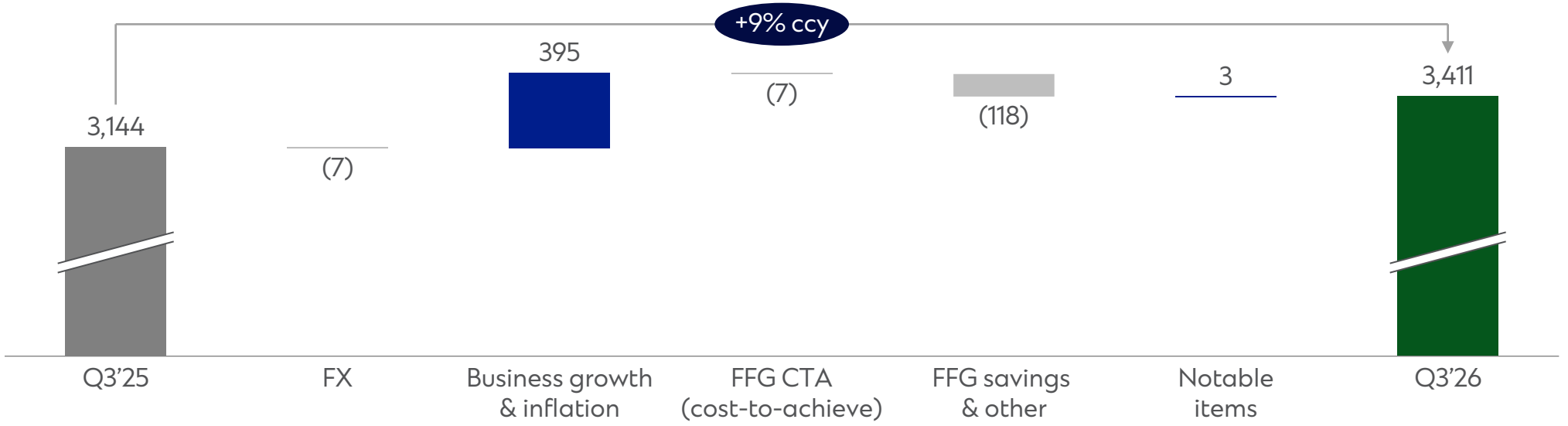
Non-interest income YoY ($m)



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

Expenses: ~300bps improvement expected in 2026 CIR

Operating expenses YoY ($m)

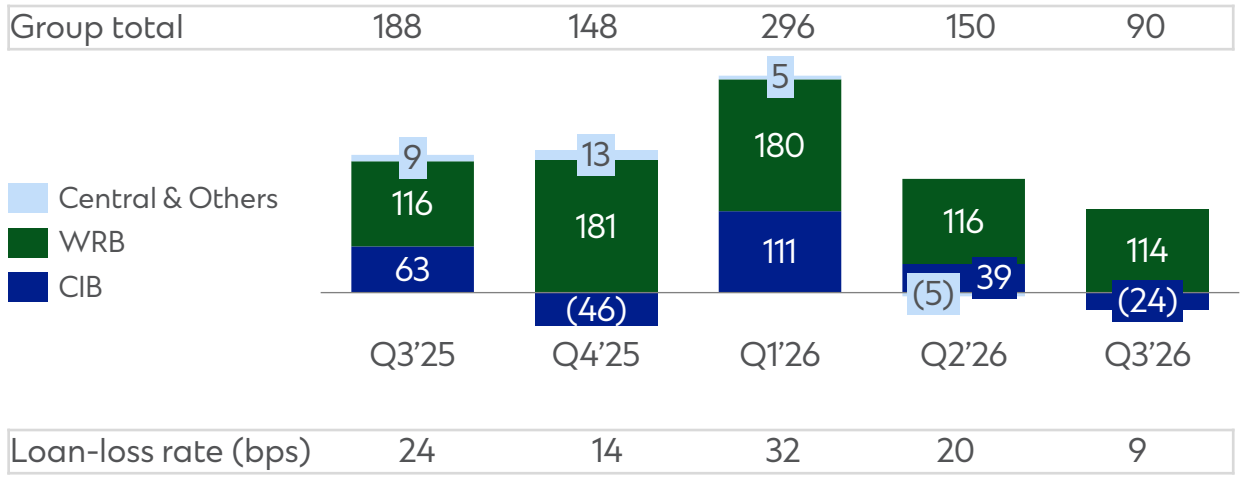


- Expenses up 9% YoY at ccy against a lower comparator
  - Business growth driven by continued investments in Affluent and CIB
- We now expect a cost-to-income ratio of ~60% in FY'26
  - ~300bps improvement YoY reflecting strong positive operating leverage, and well on track towards the 2028 target of ~57%
- The Fit for Growth (FFG) programme remains on track, with $128m of FFG CTA in Q3'26, down $7m YoY; YTD CTA of ~$377m

Credit quality remained resilient, with relatively low impairment levels

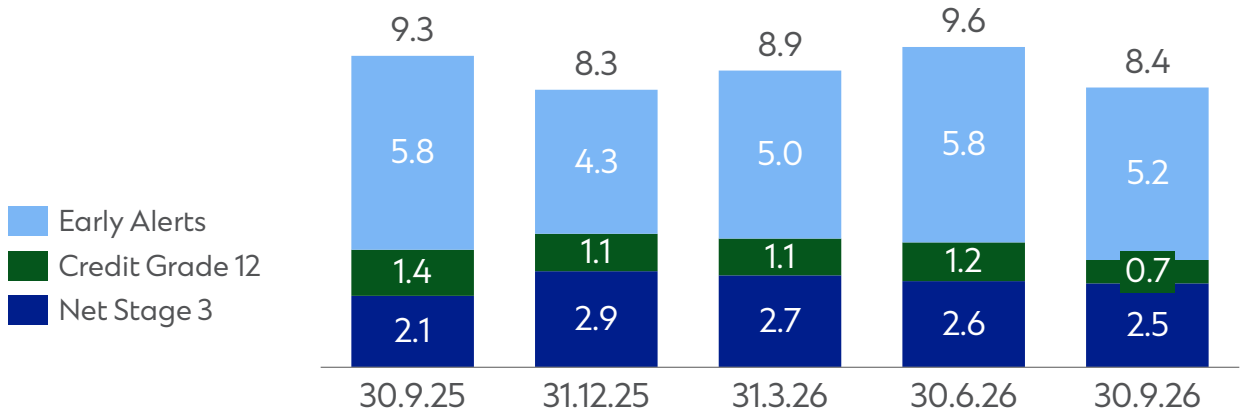
- Q3'26 credit impairment included a $34m net increase in overlays relating to the Middle East conflict, bringing YTD overlays to $268m
- CIB impairment was a net recovery of $24m in Q3'26; overlays were fully offset by portfolio upgrades and repayments
- WRB impairment broadly flat QoQ, reflecting continued benefit from portfolio derisking actions
- YTD annualised loan-loss rate of 20bps; continue to expect 30-35bps loan-loss rate through-the-cycle

Credit impairment ($m)



- High-risk assets[1] down $1.2bn QoQ
  - ~$0.7bn reduction in Early Alerts portfolio primarily driven by exposure movements
  - ~$0.5bn reduction in Credit Grade 12 loans from credit grade upgrades and repayments
  - Net Stage 3 broadly flat QoQ

Credit quality ($bn)

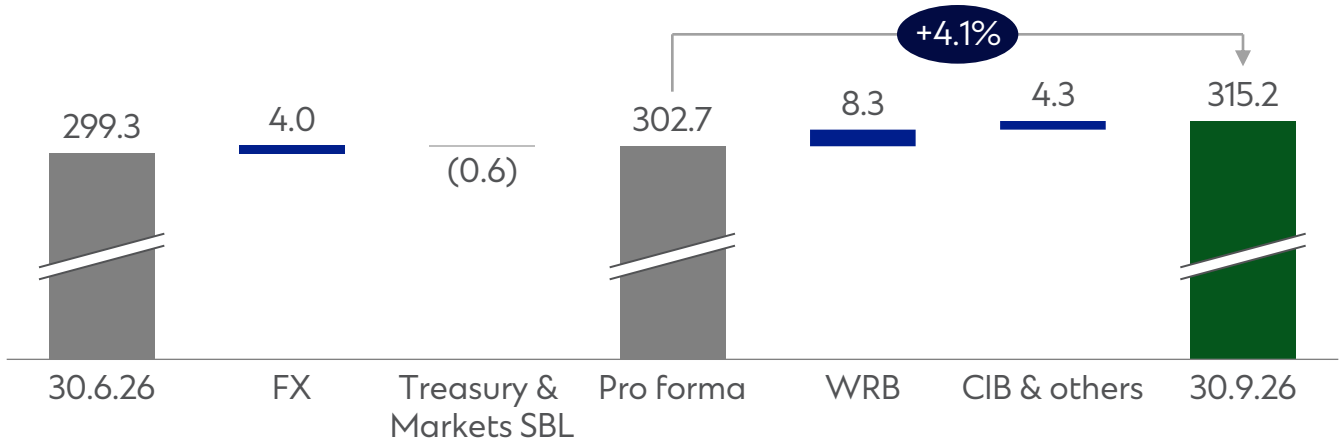


1. High-risk assets include exposures classified in Early Alerts Non-Purely Precautionary (NPP), Credit Grade 12 (CG12) and Net Stage 3
Charts may not sum up to 100% due to rounding

Strong growth in underlying customer loans; deposits stable QoQ

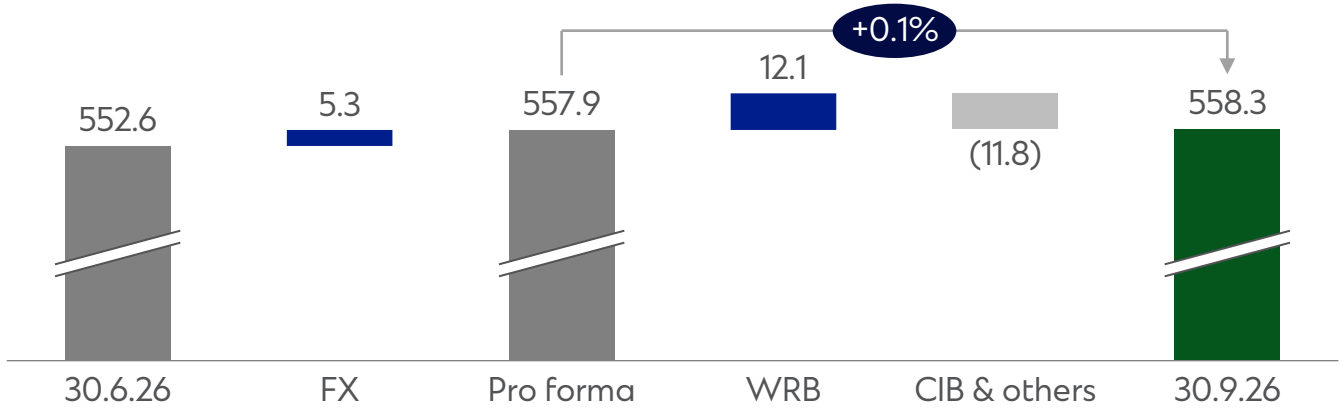
- Q3'26 underlying L&A up 4% in the quarter
  - WRB increase from mortgages, and secured wealth lending bolstered by the Foreign Currency Non-Resident (FCNR) scheme in India
  - CIB growth from Global Banking, and Trade & Working Capital
- YTD underlying L&A growth of ~10% driven by increase from wealth lending, mortgages, and Global Banking

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



- Q3'26 underlying customer deposits broadly flat QoQ
  - Increases in WRB largely from Affluent term deposit inflows, including FCNR
  - Offset by CASA reduction in CIB due to outflows towards the end of the quarter, some of which have since reversed
- YTD underlying customer deposits up ~5%

Customer deposits[2] ($bn)

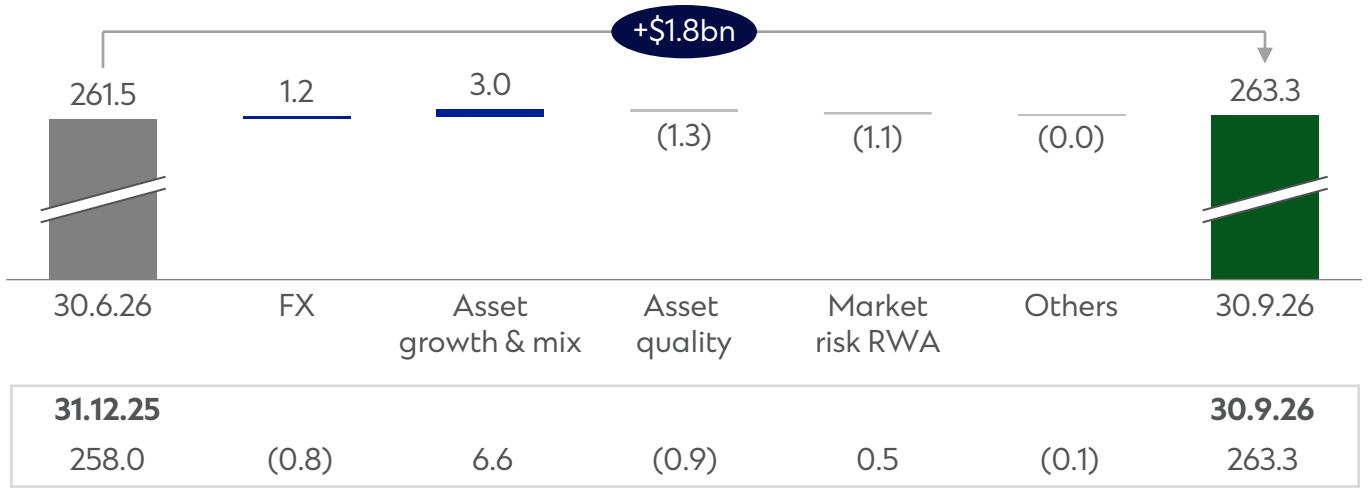


1. L&A to customers at amortised cost and excludes fair value through profit and loss | 2. Customer deposits at amortised cost, and excludes fair value through profit and loss, and repurchase agreements
SBL = Securities-based lending

Modest growth in RWA QoQ; capital remains robust

- Q3'26 RWA up $1.8bn QoQ
  - Asset growth & mix largely offset by $1bn reduction in Market risk RWA and improvement in asset quality
- Now expect day-1 increase in RWA from Basel 3.1
  - Current expectation is for 1.1.27 RWA to be ~$275bn, inclusive of Q4 annual operational risk RWA increase and Basel 3.1
  - Management actions have been underway in Q3; further actions will be taken in Q4

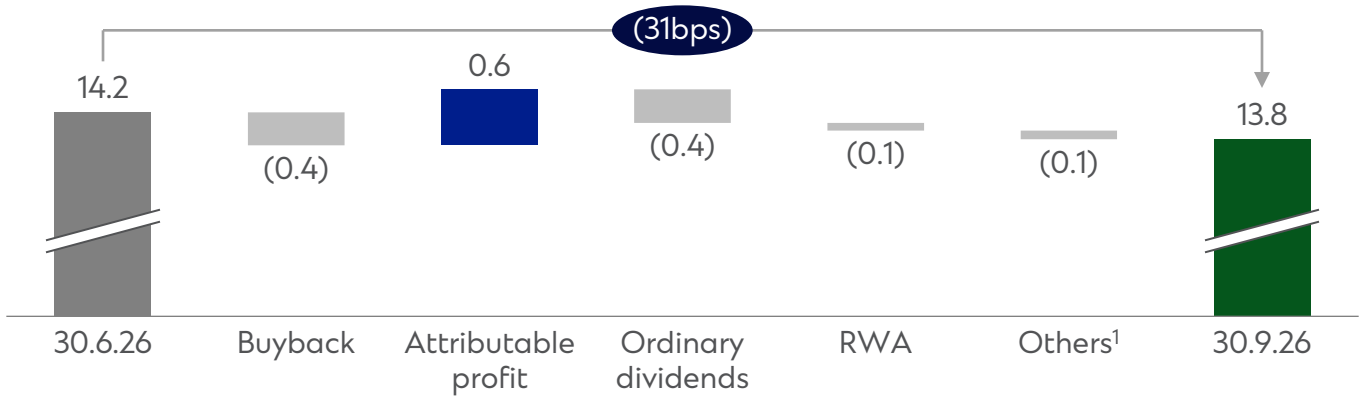
Risk-weighted assets ($bn)



31.12.25						30.9.26
258.0	(0.8)	6.6	(0.9)	0.5	(0.1)	263.3

- CET1 ratio of 13.8% down 31bps QoQ, or broadly flat excluding the 38bps impact of the $1bn share buyback announced in Jul'26
- Continue to operate across the 13-14% CET1 ratio range
- Pillar 2A CET1 requirement to reduce by 30bps from 1.1.27, which partly reflects Basel 3.1 implementation
  - Minimum CET1 requirement now ~50bps lower between 30.6.25 and 1.1.27

CET1 ratio (%)



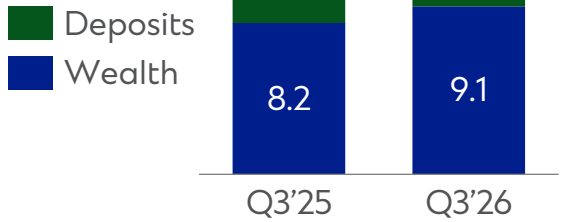
1."Others" in CET1 include FVOCI impact of (9bps), expected loss, employee share awards, other deductions, and reserve movement

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

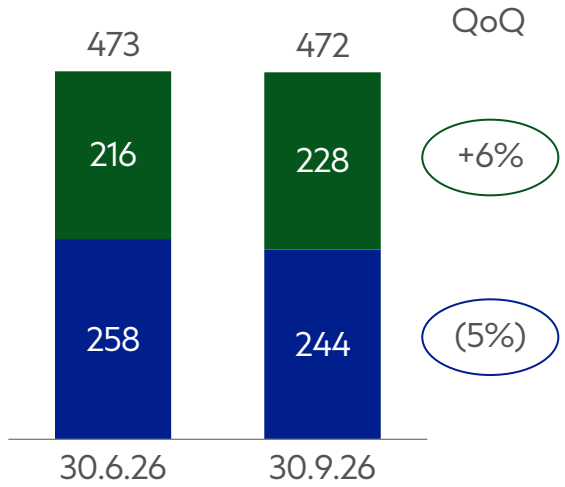
WRB ($m)	Q3'25	Q3'26	YoY ccy B/(W)
Investment Products	691	884	28%
Bancassurance	199	234	18%
Wealth Solutions	890	1,118	26%
Deposits & Mortgages	1,043	1,035	(1%)
CCPL & Other Unsecured Lending	309	265	(13%)
Treasury & Other	55	107	95%
Operating income	**2,297**	**2,525**	**10%**
Operating expenses	(1,336)	(1,433)	(8%)
Pre-provision operating profit	**961**	**1,092**	**14%**
Credit impairment	(116)	(114)	0%
Other impairment	(4)	(1)	100%
Profit before tax	**841**	**977**	**16%**

Affluent clients NNM and AUM ($bn)

Net new money (NNM)[1] YoY



Assets under management (AUM)



- Wealth Solutions income up 26% YoY, with growth across structured products, wealth lending, and Bancassurance
- Expenses up 8% YoY at ccy, driven by continued investment in the Affluent business
- Record NNM of $20bn, including ~$5bn from FCNR scheme for non-resident Indians; YTD NNM of $52bn equivalent to ~16% annualised growth[2] of AUM
- AUM of $472bn broadly flat QoQ; client mandate changes from Wealth AUM to assets under custody (AUC) in the quarter broadly offset the NNM increase
- Onboarded another 76k Affluent new-to-bank clients in the quarter; pace of onboarding remained unchanged quarter-on-quarter

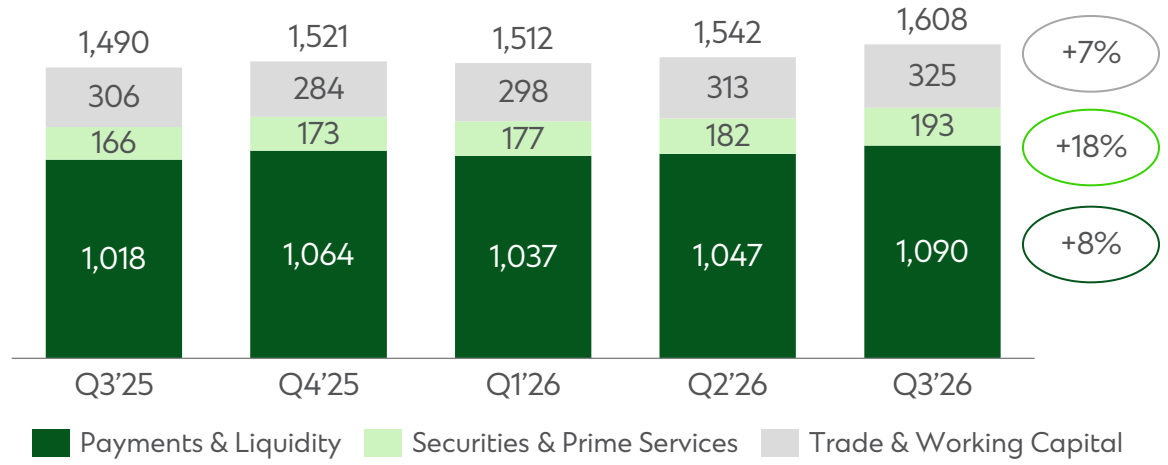
1. NNM at YTD constant currency FX rates | 2. 9M'26 Affluent NNM annualised, divided by opening AUM of $447bn as of 31.12.25
Charts may not sum up to 100% due to rounding

CIB: Strong quarter driven by broad based growth across products

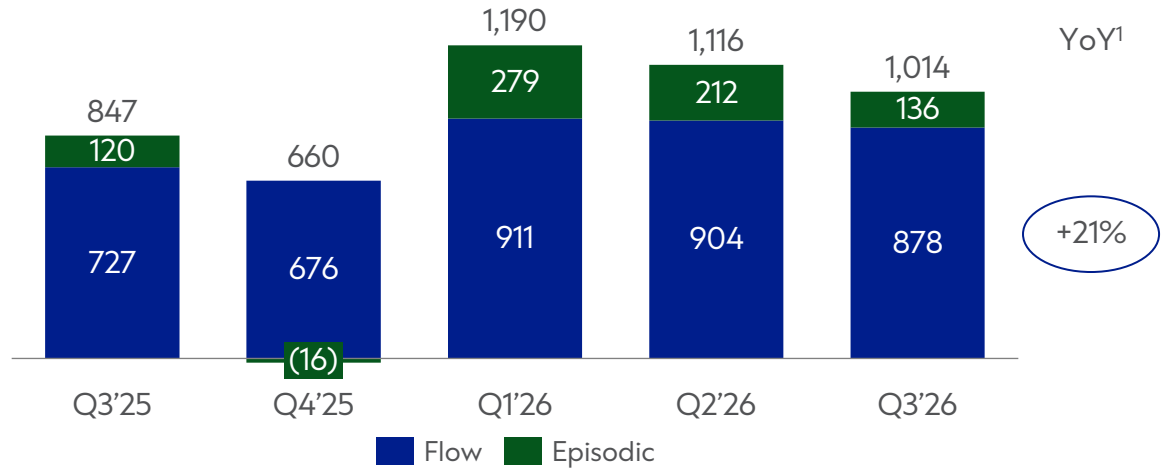
CIB ($m)	Q3'25	Q3'26	YoY ccy B/(W)
Transaction Services	1,490	1,608	9%
Global Banking	588	631	7%
Global Markets	847	1,014	21%
Treasury & Other	19	142	n.m.
Operating income	**2,944**	**3,395**	**16%**
Operating expenses	(1,700)	(1,821)	(8%)
Pre-provision operating profit	**1,244**	**1,574**	**28%**
Credit impairment	(63)	24	138%
Other impairment	(5)	9	n.m.
Profit before tax	**1,176**	**1,607**	**38%**

- Transaction Services income up 9% YoY at ccy, driven by disciplined pricing, as well as increased client volumes and activity in Securities & Prime Services
- Global Banking income up 7% YoY against a strong comparator; momentum in Lending & Financing Solutions supported by resilient origination volumes, partly offset by softer advisory activity
- Global Markets income up strongly, with 21% growth in Flow income driven by increased client activity across FX, commodities and credit
- Treasury & Other includes $54m of DVA in Q3'26, versus ($27m) in Q3'25

Transaction Services income ($m)

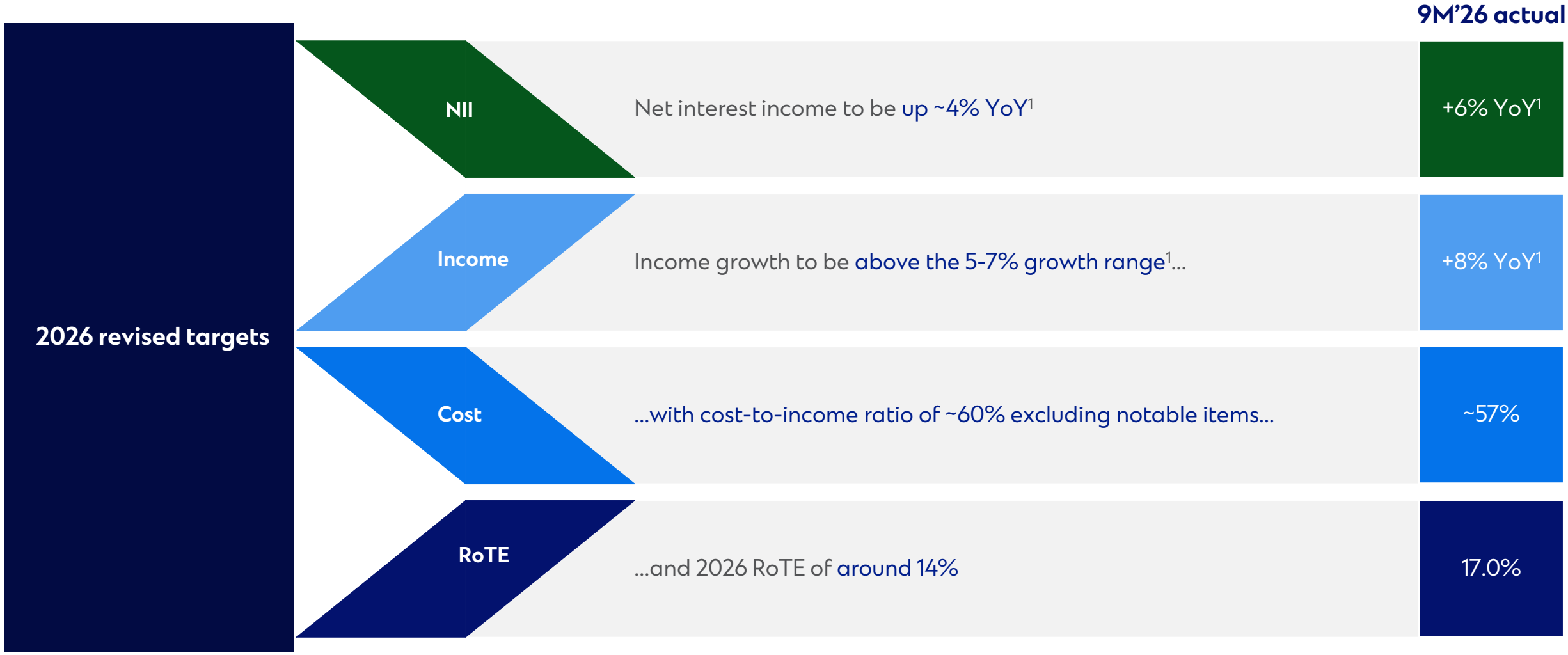


Global Markets: flow and episodic income ($m)



1. Flow and episodic income growth at reported FX

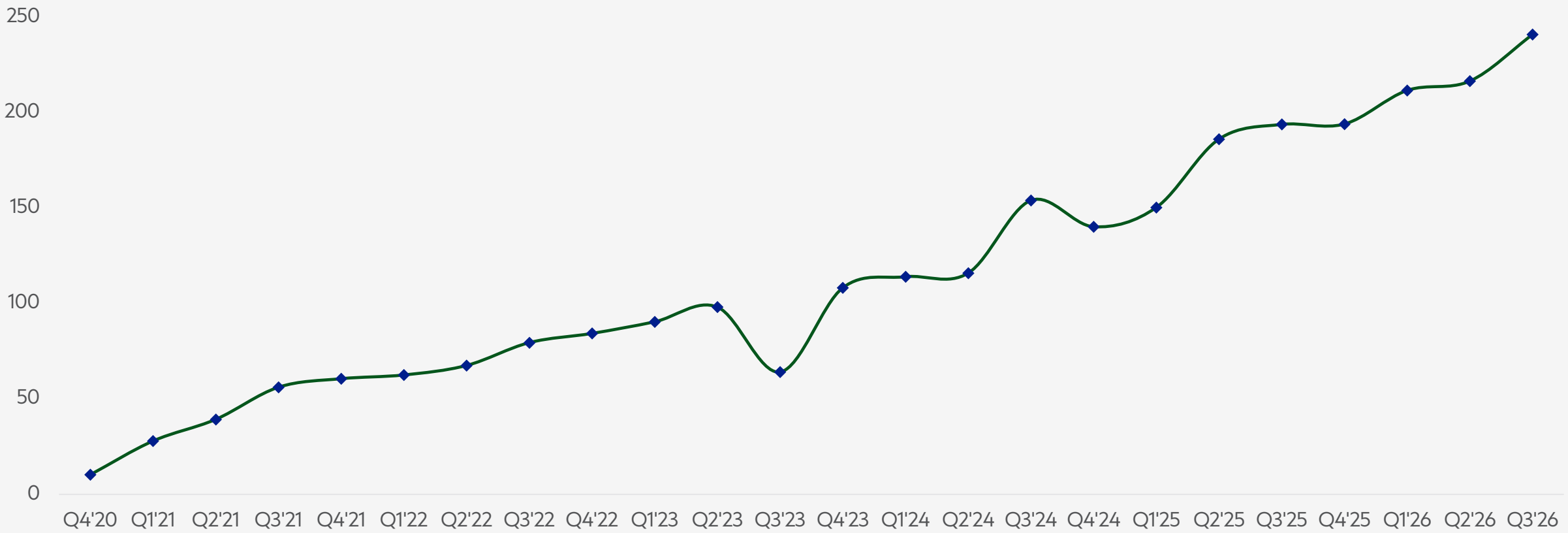
We are upgrading our guidance



1. At constant currency and excluding notable items
   - 2025 notable items: $113m in non-interest income; ($159m) in expenses | 2026 YTD notable items: $11m in in non-interest income; $71m in expenses (see details in Notables tab in the data pack)
   - Forward FX rates as of 20 October 2026 imply negligible impact for income. Base for 2025 income ex-notables and on forward FX is ~$20.85bn; base for 2025 expenses ex-notables and on forward FX is ~$13.2bn

EPS momentum; targeting high teens CAGR 2025-2028

Basic EPS: trailing 4-quarters[1] (cents)



1. Numbers represent basic earnings per share summed over the preceding 4 quarters

In conclusion

Delivered strong growth across multiple income streams

Continued execution of strategy driving sustainably higher returns...

...with positive operating leverage, while maintaining risk discipline

Remain confident in the delivery of our medium-term framework

Appendices

9M'26 performance overview

$m	9M'25	9M'26	YoY ccy B/(W)
Net interest income (NII)	8,236	8,706	6%
Non-interest income	7,780	8,679	11%
Operating income	**16,016**	**17,385**	**8%**
Operating expenses	(9,391)	(9,747)	(3%)
Pre-provision operating profit	**6,625**	**7,638**	**16%**
Credit impairment	(524)	(536)	(1%)
Other impairment	(41)	(28)	33%
Profit from associates and joint ventures	89	(40)	(145%)
Profit before tax	**6,149**	**7,034**	**15%**
Tax	(1,525)	(1,601)	(5%)
Minority Interest	(15)	(23)	(28%)
AT1 & preference shares	(516)	(538)	(4%)
Attributable profit to ordinary shareholders	**4,093**	**4,872**	**20%**

9M'26 key stats

RoTE
17.0%
up 260bps YoY

Non-interest income
~50%
of Group income

Earnings per share
220.6 cents
up 27% YoY

TNAV per share
1,726 cents
up 2% YoY

- Income up 8% YoY at ccy and excluding notable items, with continued growth across Wealth Solutions, Global Banking, and Global Markets
- Cost up 3% YoY at ccy, or up 4% excluding notable items; business growth and inflation partly offset by efficiency savings
- Credit impairment up 1% YoY at ccy to $536m; this includes $268m of overlays relating to the Middle East conflict
- Profit before tax up 15% YoY at ccy; attributable profit to ordinary shareholders up 20% YoY at ccy

Product income

$m	Q3'26	YoY B/(W)	YoY ccy B/(W)	9M'26	YoY B/(W)	YoY ccy B/(W)
Transaction Services	**1,608**	118	**9%**	**4,662**	172	**4%**
Payments & Liquidity	1,090	72	8%	3,174	78	2%
Securities & Prime Services	193	27	18%	552	77	17%
Trade & Working Capital	325	19	7%	936	17	1%
Global Banking	**631**	43	**7%**	**1,945**	263	**15%**
Lending & Financing Solutions	542	46	10%	1,599	177	12%
Capital Markets & Advisory	89	(3)	(4%)	346	86	33%
Global Markets	**1,014**	167	**21%**	**3,320**	116	**4%**
Wealth Solutions	**1,118**	228	**26%**	**3,225**	815	**33%**
Investment Products	884	193	28%	2,511	716	39%
Bancassurance	234	35	18%	714	99	16%
Deposits & Mortgages	**1,035**	(8)	**(1%)**	**3,084**	15	**0%**
CCPL & Other Unsecured Lending	**265**	(44)	**(13%)**	**842**	(49)	**(6%)**
Treasury & Other	**110**	167	**nm**	**307**	37	**19%**
Operating income	**5,781**		**14%**	**17,385**		**8%**

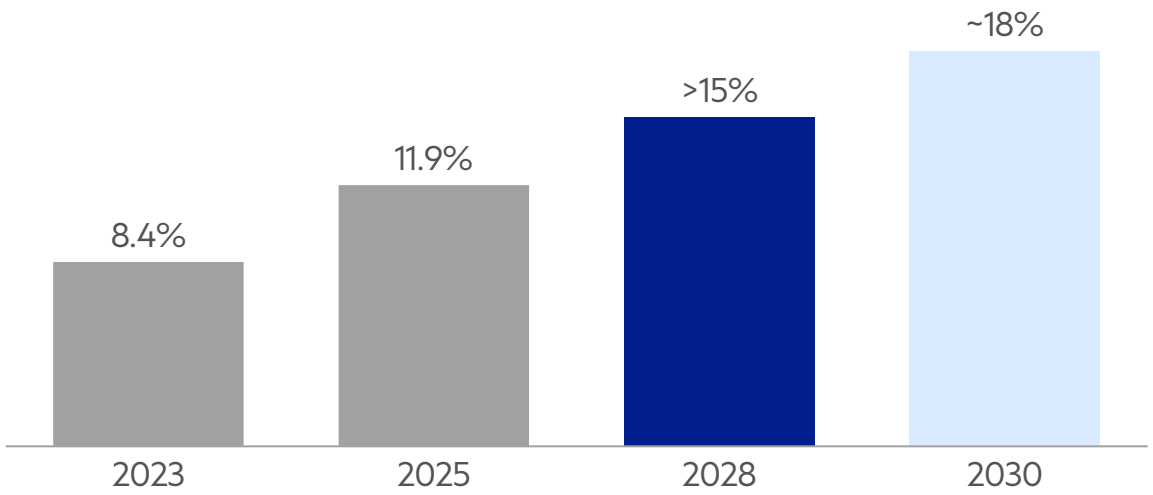
1. Treasury & Other include $54m DVA in Q3'26, which was ($27m) in Q3'25

Tangible net asset value (TNAV) movements

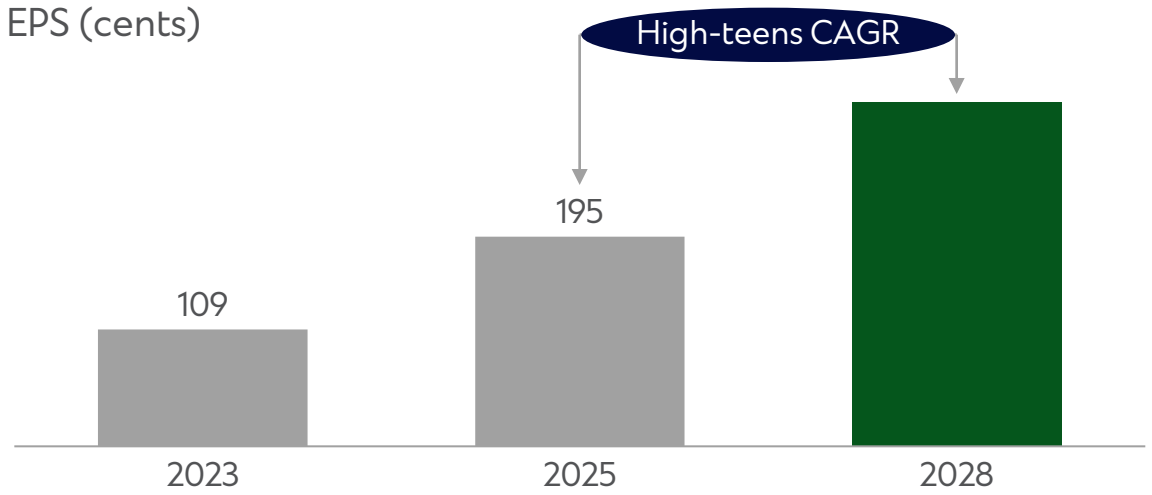
	Tangible equity ($m)	TNAV per share (cents)	Basic # of ordinary shares (m)
As at 30.6.26	**38,420**	**1,755**	**2,189**
Profit attributable to parent company shareholders	1,757	80	
Dividends paid to:			
Ordinary shareholders	(446)	(20)	
Preference and other equity holders	(253)	(12)	
Share buyback	(1,000)	(33)	(16)
FX	272	13	
Own credit adjustment	73	3	
Fair value movements through other comprehensive income	(244)	(11)	
Cashflow hedge reserve	(973)	(45)	
Movement in intangible assets	(207)	(9)	
Group's employee share schemes and share option expense net of tax	88	4	
Others	37	1	0
As at 30.9.26	**37,524**	**1,726**	**2,174**
TNAV per share QoQ		-29 cents/-2%	
TNAV per share YoY		+42 cents/+2%	

Our medium-term financial targets

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



...leading to high-teens EPS growth



2028 RoTE target and EPS growth underpinned by:

Income CAGR
5-7% 2025-2028

Cost-to-income ratio
~57% in 2028

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

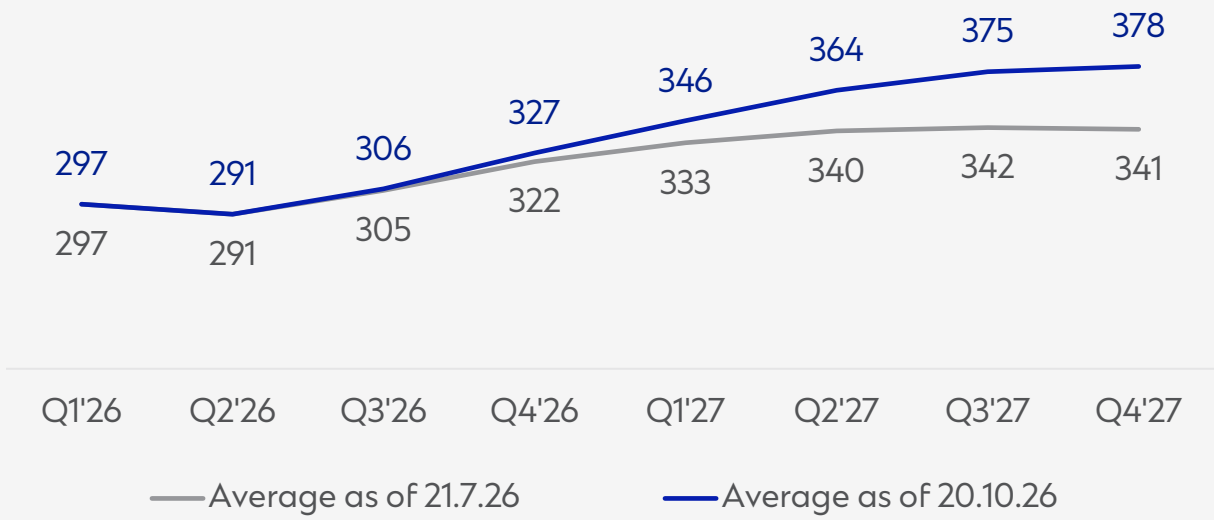
13-14% CET1 ratio

Dividend payout ratio ≥30%
Progressive DPS

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

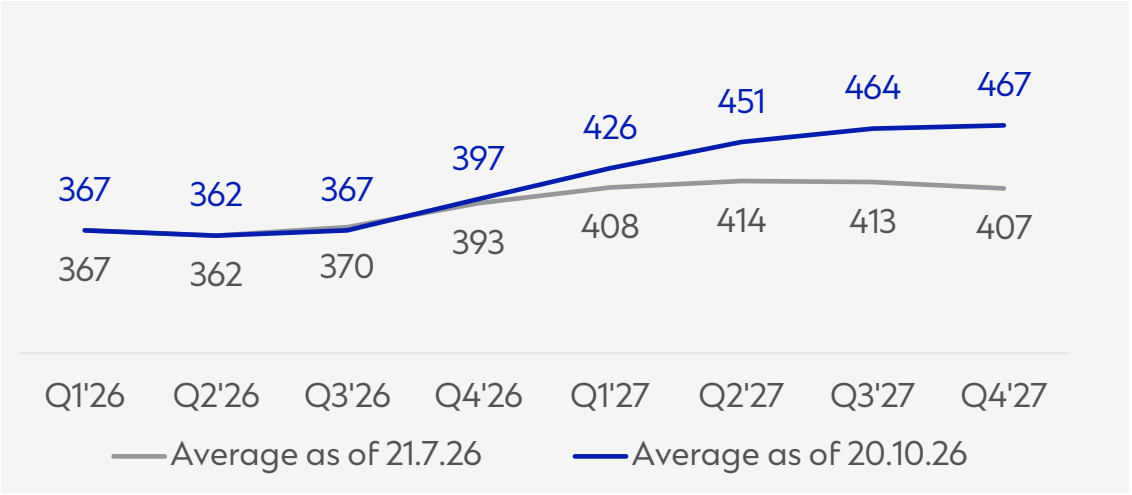
Interest rate assumptions

Currency-weighted average[1] (bps)

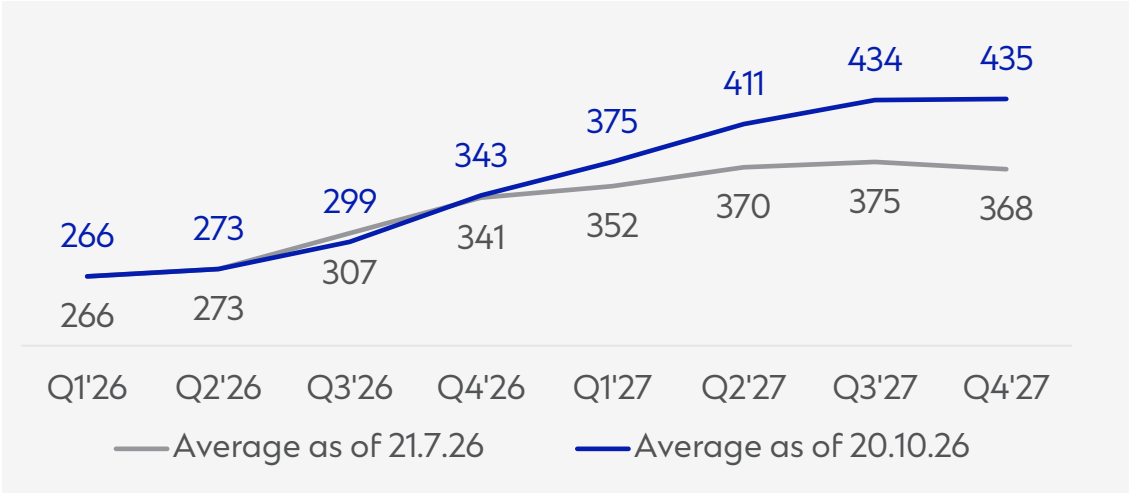


bps	21.7.26	Change	20.10.26	Change
FY'25	342		342	
FY'26	304	(39)	305	(37)
FY'27	339	35	365	60

SOFR (bps)



3-month HIBOR (bps)

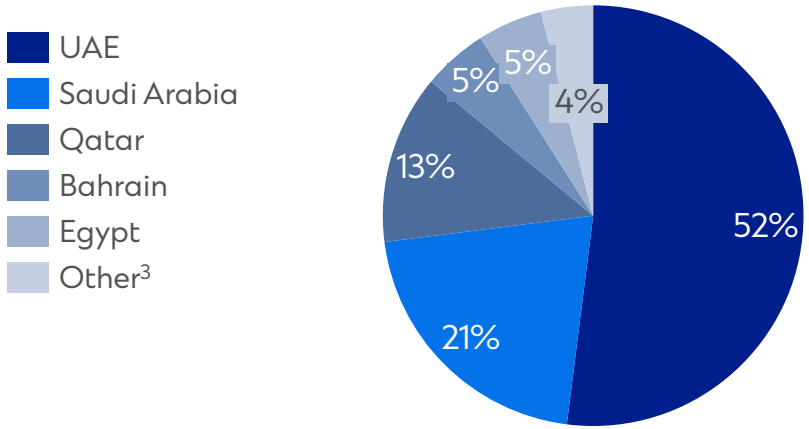


1. Average rate change implied by market forward rates across 10 currencies, with weightings now based on the Group's average interest rate sensitivity for 100bps upward shift to each currency over the quarter

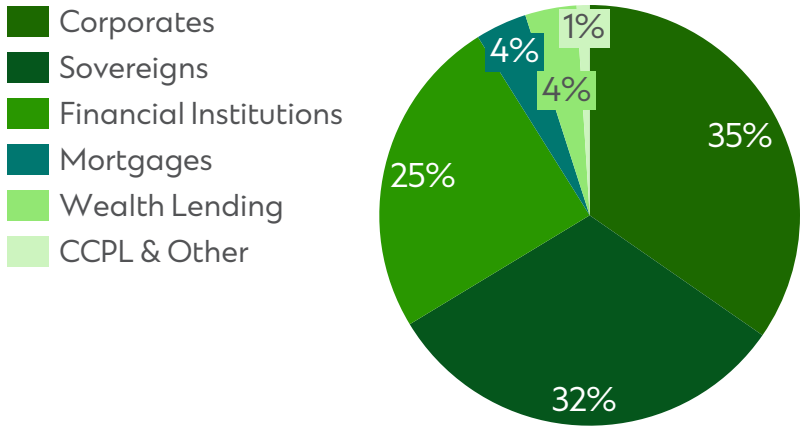
Middle East: portfolio continues to be resilient

- Middle East (ME) portfolio remains resilient, now represents 7% of Group exposures[1]
  - >90% in CIB, weighted to sovereign-linked corporates, sovereigns and FIs
    - ~80% of CIB exposure is I/G: top tier clients, diverse by industry sector
    - CRE, hospitality and logistics are a small part of overall exposure
  - <10% in WRB, of which >85% in UAE; >85% secured mortgages and wealth lending
    - Very limited Group wealth lending collateral within ME
- Remain committed to ME, continuing to support our high-quality client base in the region
- $34m net charge in Q3'26 ($268m YTD) in relation to the conflict & potential 2nd order effects:
  - New $63m overlay reflects the impact of an expanded ME scenario (Red Sea disruption) on a broader sectoral base
  - Partly offset by $31m releases of prior overlays on the petrochemical sector and some sovereigns
  - Overlay releases reflect lower exposures to vulnerable markets & client resilience
  - Post model adjustments up $2m:
    - Expanded ME scenario weighted at 35% (up 5%pts), severe scenario now 25% (down 5%pts)
    - Base case scenario updated to reflect a weaker macro environment
- Potential for further effects are being closely monitored

Middle East exposures by market[1,2]



Middle East exposures by segment[1]

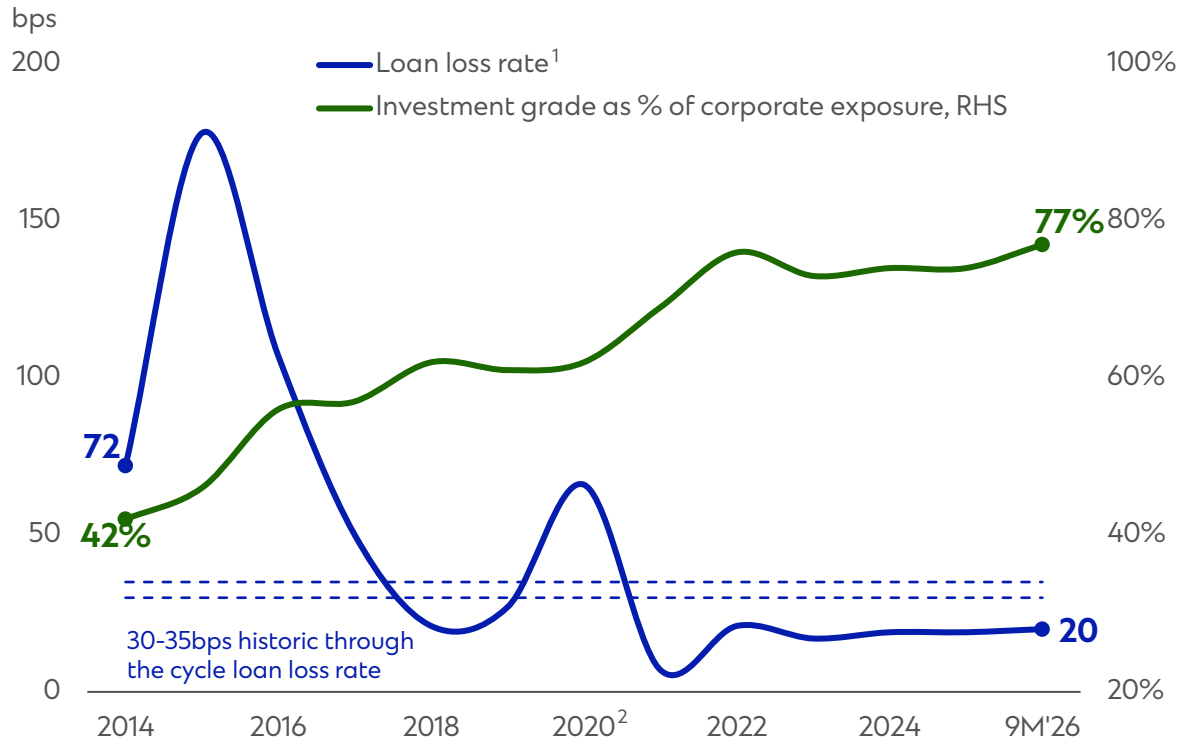


1. Total Group exposures of ~$710bn at 30.9.26, which includes CIB Net Nominal (including Treasury) and WRB (End-period net receivables). Breakdown of pie charts might not add to 100% due to rounding | 2. Market split based on where the ultimate parent entity and credit responsibility lies. | 3. Other Middle East markets include Oman, Iraq and Jordan.

Stronger risk foundations supporting resilient performance

- Key portfolio indicators improved since FY'14 reflecting:
  - Portfolio diversity, lower concentrations, proactive management
  - Strengthened risk culture and tightened risk appetite
- CIB focus on large network & institutional clients:
  - 77% investment grade, FIs as % of CIB income 56%
- WRB focus on growing Affluent & lowering CCPL:
  - Targeting 75% of WRB income from Affluent by 2028[4]
  - 86% of WRB exposures fully secured
- Private credit exposures $7.5bn, $5.8bn on-balance sheet
  - Private credit portfolio is ~1% of Group exposures
  - Apply same stringent underwriting standards as any other credit
- $1.8bn HK CRE book, up $0.2bn QoQ
  - Selective growth to top tier names in prime locations only
  - ~75% secured[5] with average LTV[5] below 50%
  - $66m overlay, up $19m QoQ, as ECL released on an upgrade was retained

Risk performance



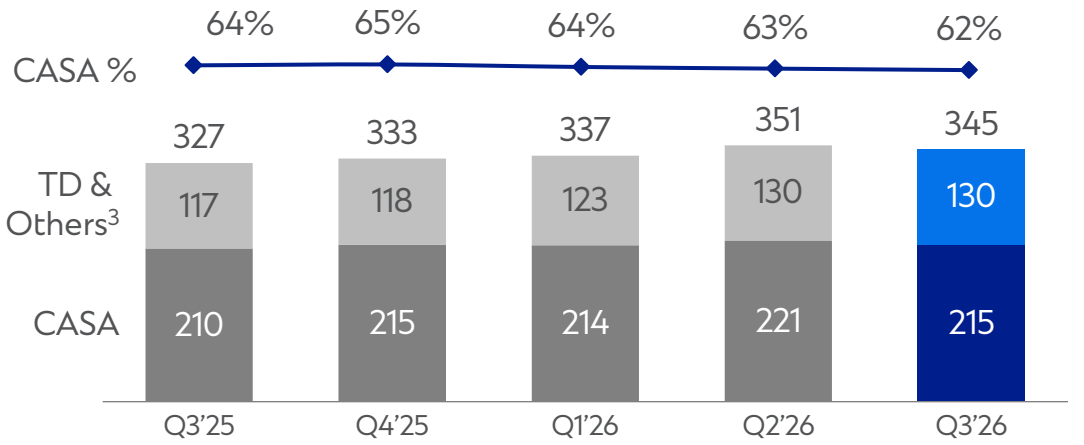
	FY'14 (IAS 39)	9M'26 (IFRS 9)
Loan-to-value of mortgage portfolio	49%	46%
Affluent income[3] % of WRB	44%	73%[4]

1. Credit impairment under IFRS 9, effective from 1 January 2018, covers a broader asset base than loan impairment under IAS 39. Loan loss rates between 2014 and 2017 were prepared on an IAS 39 basis | 2. Loan loss rate includes management overlay, mostly arising from COVID-19, contributing 11bps in FY'20 | 3. Affluent income is generated from WRB Private Banking, Priority and Premium clients. FY'14 affluent segment contribution to Retail Banking income is based on client income | 4. Excluding digital banks | 5. Based on August 2026 data.

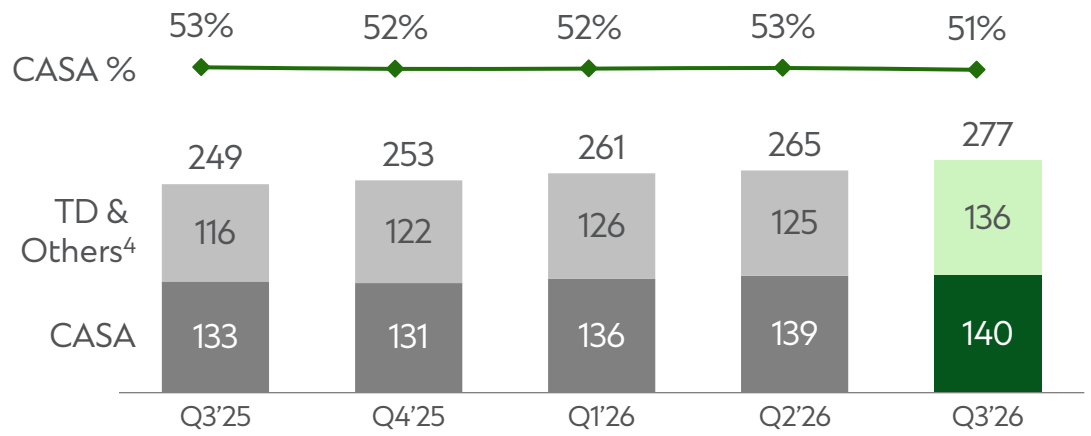
Deposit mix actively managed

- Average CIB CASA% down 1%pt QoQ
  - CASA balances reduced as geopolitical-related inflows normalised in Q3, while funding mix continues to be optimised
- Average WRB CASA% down 2%pts QoQ
  - TDs up on continued Affluent NNM growth, of which ~$5bn is FCNR inflows in Q3
- Longer-term strategy focused on gathering higher-quality deposits
- Deposit pricing assertively managed

Average Transaction Services CASA% of CIB deposits[1,2] ($bn)



Average WRB CASA% of WRB deposits ($bn)[2]

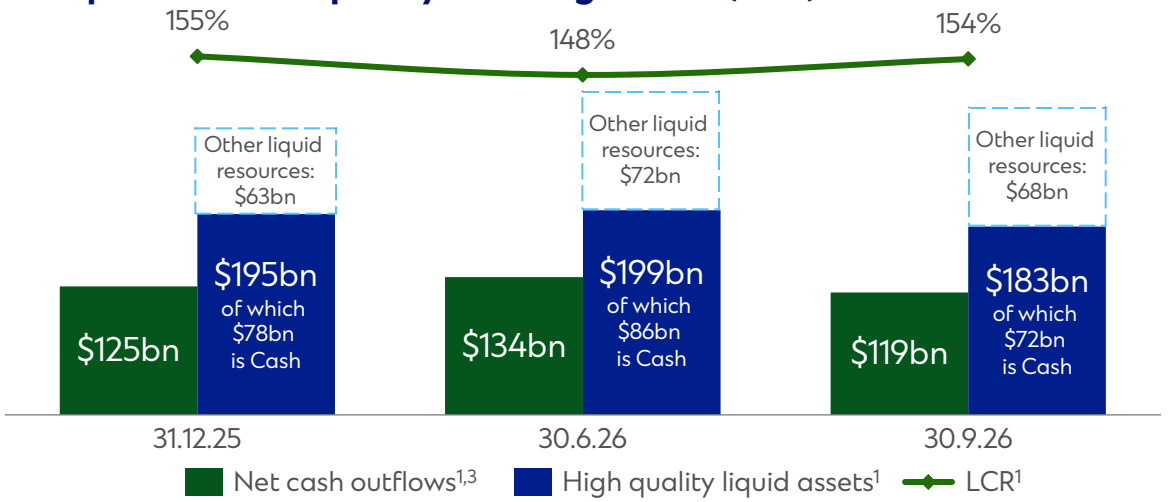


Note: figures have been restated to a daily average for each quarter
1. Includes deposits from Financial Institutions | 2. Includes deposits held at FVTPL | 3. Includes Securities Services deposits, structured deposits and structured notes | 4. Includes structured deposits

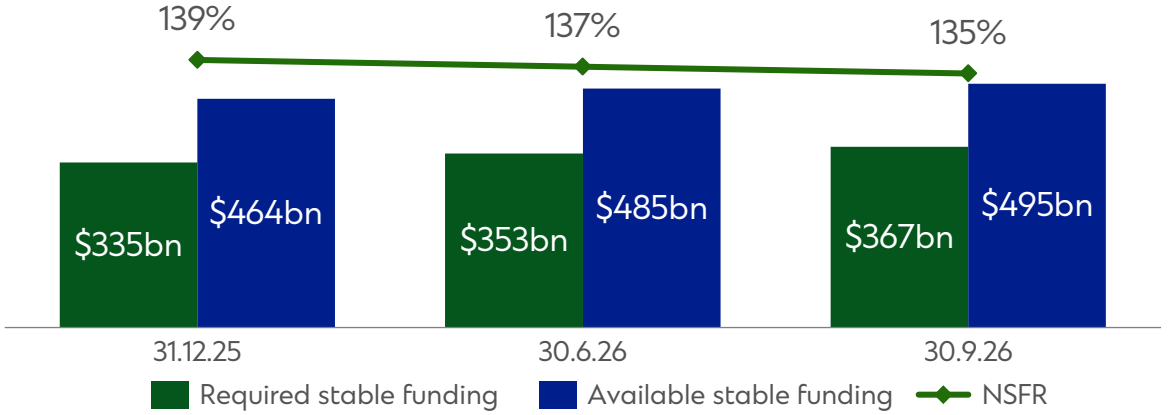
High levels of liquid resources and stable funding

- 154%[1] LCR up 6%pts QoQ
  - Build-up of term liabilities to fund pipeline asset growth
  - MREL issuance as per BAU capital management plan
  - Liquidity deployment into commercial assets
- Comfortable to run LCR efficiently without relying on seasonal flows; optimising funding costs while remaining highly liquid
- Group total liquidity pool of $250bn not fully reflected in LCR
  - $183bn HQLA: 98% in Level 1 assets
  - $68bn of other additional liquid resources:
    - $44bn country surplus HQLA and liquidity reserves
    - $12bn <1-month investments
    - $12bn local statutory reserves
- 135% NSFR[2] down 2%pts QoQ as improved stable funding with increased term funding was offset by commercial asset growth

Components of Liquidity coverage ratio (LCR)[1]



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

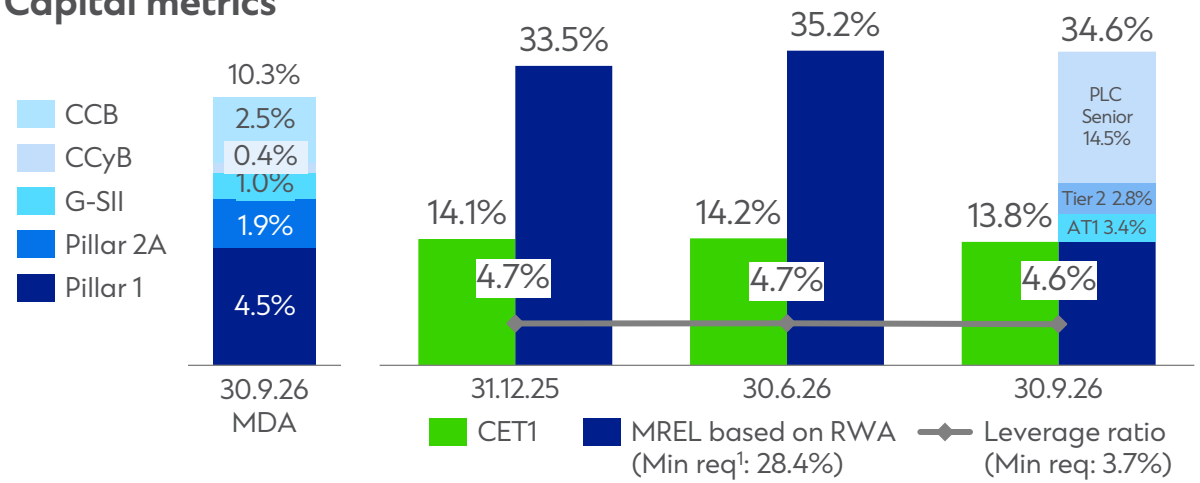


1. Point in time | 2. Average of four preceding quarters | 3. Expected net cash outflows under stressed conditions over the following 30 days

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

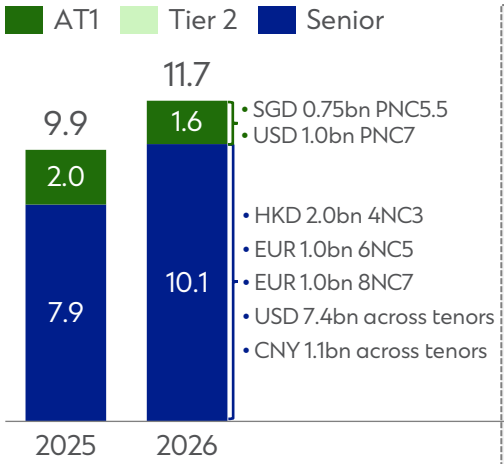
- Pillar 2A CET1 requirement to reduce by 30bps and, all else equal, reduces MDA to ~10% from 1.1.27, which partly reflects Basel 3.1 implementation
  - Total Pillar 2A CET1 reduction of ~50bps between 30.6.25 and 1.1.27
  - CET1 buffer from MDA to low end of 13%-14% range will be around 300 bps from 1.1.27, compared to ~250bps at 30.6.25
- Leverage ratio of 4.6%, well above the 3.7% minimum requirement
- MREL of ~34.6% meets requirements with a buffer of ~620bps

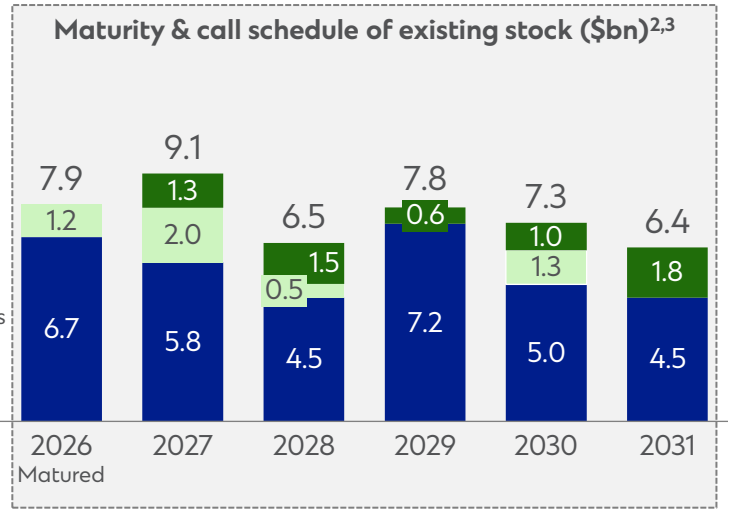
Capital metrics



- 2026 MREL issuance plan completed; now prefunding 2027
  - ~$10.1bn Senior and ~$1.6bn AT1 issued YTD
- Forecast issuance volumes dependent on balance sheet momentum
- SCB (Opco) issuance supports funding diversity & duration extension
  - $4-6bn MTN stock including New York & Australian branch issuance
- Issued $200m 3-year digitally native note on Euroclear's D-FMI, the first by a G-SIB, demonstrating leadership in digital asset innovation
- SCB Singapore $5bn covered bond programme provides further diversity, of which $2.4bn has been issued

MREL issuance ($bn)[2]





1. The current MREL requirement is higher of 2 x (Pillar 1 + 2A), 18% of Total RWA, 6.75% of leverage exposures or 2 x leverage ratio requirement. As at 30.9.26, the binding MREL requirement was 6.75% of leverage exposure | 2. Standard Chartered PLC's stock calculated using nominal amount converted at 30.9.26 FX rates. Includes securities issued and called to date in 4Q'26 | 3. Modelled on earlier of call date or maturity date for illustrative purposes only

Select technical and abbreviated terms (1/2)

Term	Definition
Adj.	Adjustments
AIEA	Average interest earning assets
ASEAN	Association of Southeast Asian Nations
AME	Africa and the Middle East
AT1	Additional Tier 1
AUD	Australian Dollars
AUM	Assets under management
B/(W)	Better/(Worse)
bn	billion
bps	basis points
C&O	Central & Others
CAGR	Compound annual growth rate
CASA	Current accounts and savings accounts
CIB	The Group's Corporate & Investment Banking client segment
CCPL	Credit Cards and Personal Loans
ccy	Constant currency. A performance measure on a constant currency basis is presented such that comparative periods are adjusted for the current year's functional currency rate
CET1	Common Equity Tier 1. A measure of CET1 capital as a percentage of RWA
CG12	Credit grade 12. An account which exhibits well-defined major weaknesses in areas such as management, cash flow, financial position, market conditions and/or performance of the client that would likely affect repayment on existing terms. The client is experiencing financial difficulties but there is no current expectation of a loss of principal or interest at this stage and there is no indication of unlikeliness to repay (it is still a performing asset).
CIR	Cost-to-income ratio
CPI	Consumer prices index
CRE	Commercial real estate
CTA	Cost to achieve

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

Select technical and abbreviated terms (2/2)

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

Term	Definition
PAT	Profit after tax
PBT	Profit before tax
PRA	Prudential Regulation Authority
PTR	Passthrough rates
QoQ	Quarter-on-quarter
RoRWA	Return on risk-weighted assets
RWA	Risk-weighted assets
SOFR	Secured Overnight Financing Rate
SBL	Securities based lending
SCV	SC Ventures
TD	Term/Time deposits
TNAV	Tangible net asset value
RoTE	Return on tangible equity.
USD	United States Dollar
WRB	The Group's Wealth & Retail Banking client segment
YoY	Year-on-year. YoY variance is better/(worse) other than assets and liabilities which is increase/(decrease)
YTD	Year-to-date
%pts	Percentage points

Important notice

Forward-looking statements

The information included in this document may contain 'forward-looking statements' based upon current expectations or beliefs as well as statements formulated with assumptions about future events. Forward-looking statements include, without limitation, projections, estimates, commitments, plans, approaches, ambitions and targets (including, without limitation, ESG commitments, ambitions and targets). Forward-looking statements often use words such as 'may', 'could', 'will', 'expect', 'intend', 'estimate', 'anticipate', 'believe', 'plan', 'seek', 'aim', 'continue' or other words of similar meaning to any of the foregoing. Forward-looking statements may also (or additionally) be identified by the fact that they do not relate only to historical or current facts.

By their very nature, forward-looking statements are subject to known and unknown risks and uncertainties and other factors that could cause actual results, and the Group's plans and objectives, to differ materially from those expressed or implied in the forward-looking statements. Readers should not place reliance on, and are cautioned about relying on, any forward-looking statements.

There are several factors which could cause the Group's actual results and its plans and objectives to differ materially from those expressed or implied in forward-looking statements. The factors include (but are not limited to): changes in global, political, economic, business, competitive and market forces or conditions, or in future exchange and interest rates; changes in environmental, geopolitical, social or physical risks; legal, regulatory and policy developments, including regulatory measures addressing climate change and broader sustainability-related issues; the development of standards and interpretations, including evolving requirements and practices in ESG reporting; the ability of the Group, together with governments and other stakeholders to measure, manage, and mitigate the impacts of climate change and broader sustainability-related issues effectively; risks arising out of health crises and pandemics; risks of cyber-attacks, data, information or security breaches or technology failures involving the Group; changes in tax rates or policy; future business combinations or dispositions; and other factors specific to the Group, including those identified in Standard Chartered PLC's Annual Report and the financial statements of the Group. To the extent that any forward-looking statements contained in this document are based on past or current trends and/or activities of the Group, they should not be taken as a representation that such trends or activities will continue in the future.

No statement in this document is intended to be, nor should be interpreted as, a profit forecast or to imply that the earnings of the Group for the current year or future years will necessarily match or exceed the historical or published earnings of the Group. Each forward-looking statement speaks only as of the date that it is made. Except as required by any applicable laws or regulations, the Group expressly disclaims any obligation to revise or update any forward-looking statement contained within this document, regardless of whether those statements are affected as a result of new information, future events or otherwise.

Please refer to Standard Chartered PLC's Annual Report and the financial statements of the Group for a discussion of certain of the risks and factors that could adversely impact the Group's actual results, and cause its plans and objectives, to differ materially from those expressed or implied in any forward-looking statements.

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This document may contain: (a) financial measures and ratios not specifically defined under: (i) International Financial Reporting Standards (IFRS) (Accounting Standards) as adopted by the European Union; or (ii) UK-adopted International Accounting Standards (IAS); and/or (b) alternative performance measures as defined in the European Securities and Market Authority guidelines. Such measures may exclude certain items which management believes are not representative of the underlying performance of the business and which distort period-on-period comparison. These measures are not a substitute for IAS or IFRS measures and are based on a number of assumptions that are subject to uncertainties and change. For further information, please refer to Standard Chartered PLC's Annual Report and the financial statements of the Group and, specifically in relation to adjusted net interest income and adjusted non-interest income, please refer to the footnote beneath the "Net interest income and non-interest income" section on page 4 of Standard Chartered PLC's Q3 2026 Results.

Financial instruments

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