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STANDARD CHARTERED PLC

渣打集團有限公司

(Incorporated as a public limited company in England and Wales with limited liability)

(Registered Number: 966425)

(Stock Code: 02888)

Interim Management Statement Third Quarter 2026 Results

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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 2026

All figures are presented on a reported basis and comparisons are made to 2025 on a constant currency basis, unless otherwise stated. Refer to page 4 for comparisons on a reported basis.

Bill Winters, Group Chief Executive, said:

"We delivered another strong quarter, with broad-based growth across our businesses and year-to-date earnings per share up 27%. We have long believed that the structural shifts in trade, investment and wealth creation would create significant opportunities for Standard Chartered, and our performance this quarter provides further evidence that we are capturing them. The consistency and breadth of our performance reflects the strength of our franchise and disciplined execution across the Group. This gives us confidence to raise our 2026 income guidance, and we now expect to deliver a RoTE of around 14% in 2026."

Selected information on Q3'26 financial performance with comparisons to Q3'25 unless otherwise stated

- Operating income of \$5.8bn, up 14 per cent, excluding notables²
 - Net interest income¹ (NII) up 9 per cent to \$3.0bn; driven by volumes and improved balance sheet mix
 - Non-interest income¹ of \$2.8bn up 19 per cent; driven by strong momentum in Wealth Solutions and Global Markets
 - Wealth Solutions up 26 per cent, with broad-based growth in Investment Products and Bancassurance
 - Global Markets up 21 per cent, driven by double-digit growth in both flow and episodic income
- Operating expenses of \$3.4bn increased 9 per cent, also excluding notables², largely driven by targeted investments for business growth, while maintaining positive income-to-cost jaws
- Credit impairment charge down \$98m to \$90m, reflecting a \$24m net release in Corporate & Investment Banking (CIB) and a \$114m charge in Wealth & Retail Banking (WRB), which was broadly flat.
- Profit before tax of \$2.3bn, up 29 per cent
- Return on Tangible Equity (RoTE) of 15.7 per cent, up 520bps
- Balance sheet remains strong, liquid and well diversified with underlying loans and advances to customers up 4.1 per cent and underlying customer deposits were broadly flat quarter-on-quarter
- Risk-weighted assets (RWA) of \$263.3bn, up \$1.8bn since 30.6.26; Credit risk RWA up \$2.9bn, Market risk RWA down \$1.1bn, and Operational risk RWA flat
- The Group remains strongly capitalised with Common Equity Tier 1 (CET1) ratio of 13.8 per cent, down 31 bps quarter-on-quarter
- Tangible net asset value per share of \$17.26, up 2 per cent.

Guidance

Our revised 2026 guidance is as follows:

- Operating income growth year-on-year to be above the 5-7 per cent growth range at constant currency and excluding notable² items
 - Within which, net interest income¹ expected to be up around 4 per cent year-on-year at constant currency
- Cost-to-income ratio of around 60 per cent excluding notable² items
- RoTE to be around 14 per cent.

1 Net interest income and non-interest income are adjusted for trading book funding cost, treasury currency management activities, interest from cash collateral from trading businesses and from prime services activities. The reconciliation of adjusted and reported amounts of net interest income and non-interest income is on page 4

2 Notable items: 2026 year-to-date notable items include \$11m in non-interest income and \$71m in expenses, of which Q3 2026 includes \$11m in non-interest income and (\$3)m in expenses.

Statement of results

	3 months ended 30.09.26 \$million	3 months ended 30.09.25 \$million	Change ¹ %
Financial performance ⁶			
Operating income	5,781	5,110	13
Operating expenses	(3,411)	(3,144)	(8)
Credit impairment	(90)	(188)	52
Other impairment	(7)	(22)	68
(Loss)/profit from associates and joint ventures	(23)	10	nm
Profit before taxation	2,250	1,766	27
Taxation	(488)	(468)	(4)
Profit for the period	1,762	1,298	36
Profit attributable to parent company shareholders	1,757	1,300	35
Profit attributable to ordinary shareholders ²	1,504	1,028	46
Return on ordinary shareholders' tangible equity (%)	15.7	10.5	520bps
Cost-to-income ratio (%)	59.0	61.5	250bps

	30.09.26 \$million	30.09.25 \$million	Change ¹ %
Balance sheet and capital			
Total assets	998,614	913,650	9
Total equity	55,187	53,220	4
Average tangible equity attributable to ordinary shareholders ²	37,972	38,878	(2)
Loans and advances to customers	315,237	285,127	11
Customer accounts	558,282	526,284	6
Risk-weighted assets	263,274	258,378	2
Total capital	53,219	52,531	1
Total capital ratio (%)	20.2	20.3	(12)bps
Common Equity Tier 1	36,442	36,594	–
Common Equity Tier 1 ratio (%)	13.8	14.2	(32)bps
Advances-to-deposits ratio (%) ³	53.3	50.7	260bps
Liquidity coverage ratio (%)	154	151	300bps
Leverage ratio (%)	4.6	4.6	(1)bp

	3 months ended 30.09.26	3 months ended 30.09.25	Change ¹
Information per ordinary share			
Earnings per share ⁴ (cents)	68.9	44.5	55
Net asset value per share ⁵ (cents)	2,030	1,952	4
Tangible net asset value per share ⁵ (cents)	1,726	1,684	2
Ordinary shares in issue, excluding own shares ⁷ (millions)	2,174	2,293	(5)

1 Variance is better/(worse) other than assets, liabilities and risk-weighted assets. Change is percentage points difference between two points rather than percentage change for total capital ratio (%), Common Equity Tier 1 ratio (%), 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 earnings divided by the basic weighted average number of shares. Results represent three months to the end of the reporting period

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

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

7 Results represent the position as at 30 September 2026

Group Chief Financial Officer's review

Summary of financial performance

All commentary that follows is on a reported basis and comparisons are made to the equivalent period in 2025 on a constant currency basis, unless otherwise stated. Refer to Page 4 for comparisons on a reported basis.

We delivered a strong performance in the third quarter. Operating income grew 14 per cent year-on-year to \$5.8 billion, driven by a third successive record quarter in Wealth Solutions, along with strong growth in Global Markets and Global Banking. Operating expenses increased 9 per cent year-on-year, resulting in improved operating leverage with positive income-to-cost jaws of 5 per cent. Credit impairment halved to \$90 million, equivalent to an annualised loan-loss rate of 9 basis points. Reported profit before tax was \$2.3 billion, up 29 per cent year-on-year, resulting in a 55 per cent increase in earnings per share to 68.9 cents.

The Group remains strongly capitalised and highly liquid. The liquidity coverage ratio of 154 per cent reflects disciplined balance sheet management. The Common Equity Tier 1 (CET1) ratio was 13.8 per cent, towards the top end of our guided range, with profit accretion funding an ordinary share buyback that was launched on 29th July 2026, while risk-weighted assets remained tightly managed.

Adjusted net interest income¹ increased by 9 per cent year-on-year, as the benefits of higher volumes were partly offset by the impact of lower interest rates and headwinds from WRB portfolio optimisation actions.

Adjusted non-interest income¹ grew 19 per cent, driven by record Wealth Solutions performance and strong growth in Global Markets, supported by sustained momentum in flow income. There was also strong growth in Transaction Services with broad-based growth across product classes and Global Banking benefitting from strong deal execution and sustained momentum in debt capital markets activity.

Operating expenses increased 9 per cent year-on-year, primarily driven by business growth initiatives, including frontline hiring and affluent investments, along with increased technology support and infrastructure costs. Variable compensation was higher in the light of strong income and profit growth. The increase in expenses was in part funded by Fit For Growth efficiencies.

Credit impairment of \$90 million, down \$98 million year-on-year, reflecting CIB portfolio releases partly offset by \$34 million of net charge from overlays relating to the Middle East conflict. WRB impairment remained broadly stable. The annualised loan-loss rate was 9 basis points for the quarter and is 20 basis points year-to-date.

Losses from associates and joint ventures totalled \$23 million, due to a combination of losses on investments mostly within Ventures.

Taxation was \$0.5 billion, with an effective tax rate of 21.7 per cent, down 5 percentage points on the prior year, reflecting improved UK profitability, lower non-deductible expenses and reduced withholding tax.

RoTE strengthened to 15.7 per cent, up 520 basis points, reflecting the increased profits.

Basic earnings per share (EPS) increased 55 per cent to 69 cents, reflecting both the increase in profits and the reduction in share count following the execution of successive share buyback programmes.

Manus Costello

Group Chief Financial Officer

28 October 2026

¹ Net interest income and non-interest income are adjusted for trading book funding cost, treasury currency management activities, interest from cash collateral from trading businesses and from prime services activities. The reconciliation of adjusted and reported amounts of net interest income and non-interest income is on page 4

Financial performance summary

	Q3'26 \$million	Q3'25 ¹ \$million	Change %	Constant currency change ² %	Q2'26 \$million	Change %	Constant currency change ² %	YTD'26 \$million	YTD'25 ¹ \$million	Change %	Constant currency change ² %
Adjusted net interest income	2,966	2,737	8	9	2,871	3	3	8,706	8,236	6	6
Adjusted non-interest income	2,815	2,373	19	19	2,831	(1)	(1)	8,679	7,780	12	11
Operating income	5,781	5,110	13	14	5,702	1	1	17,385	16,016	9	8
Operating expenses	(3,411)	(3,144)	(8)	(9)	(3,196)	(7)	(7)	(9,747)	(9,391)	(4)	(3)
Operating profit before impairment and taxation	2,370	1,966	21	22	2,506	(5)	(6)	7,638	6,625	15	16
Credit impairment	(90)	(188)	52	52	(150)	40	41	(536)	(524)	(2)	(1)
Other impairment	(7)	(22)	68	70	(19)	63	63	(28)	(41)	32	33
(Loss)/Profit from associates and joint ventures	(23)	10	nm	nm	(3)	nm	nm	(40)	89	(145)	(145)
Profit before taxation	2,250	1,766	27	29	2,334	(4)	(4)	7,034	6,149	14	15
Taxation	(488)	(468)	(4)	(5)	(573)	15	15	(1,601)	(1,525)	(5)	(5)
Profit for the period	1,762	1,298	36	38	1,761	–	–	5,433	4,624	17	18
Return on tangible equity (%) ³	15.7	10.5	520		17.9	(220)		17.0	14.4	260	
Basic earnings per share (cents)	68.9	44.5	55		77.4	(11)		220.6	173.9	27	

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

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

Net interest income and non-interest income

	Q3'26			Q3'25			Q2'26		
	Adjusted ¹ \$million	Adjustment for Trading book funding cost and others \$million	Reported \$million	Adjusted ¹ \$million	Adjustment for Trading book funding cost and others \$million	Reported \$million	Adjusted ¹ \$million	Adjustment for Trading book funding cost and others \$million	Reported \$million
Net interest income	2,966	(1,492)	1,474	2,737	(1,329)	1,408	2,871	(1,401)	1,470
Non-interest income	2,815	1,492	4,307	2,373	1,329	3,702	2,831	1,401	4,232
Operating income	5,781	–	5,781	5,110	–	5,110	5,702	–	5,702

	YTD'26			YTD'25		
	Adjusted ¹ \$million	Adjustment for Trading book funding cost and others \$million	Reported \$million	Adjusted ¹ \$million	Adjustment for Trading book funding cost and others \$million	Reported \$million
Net interest income	8,706	(4,231)	4,475	8,236	(3,784)	4,452
Non-interest income	8,679	4,231	12,910	7,780	3,784	11,564
Operating income	17,385	–	17,385	16,016	–	16,016

1 Adjusted net interest income and adjusted non-interest income reflect specified reclassification between reported net interest income and reported non-interest income, including trading-book funding adjustments, accounting asymmetries arising from Treasury currency-management activities, and cash collateral and prime-services-related items

Financial review

Operating income by product

	Q3'26 \$million	Q3'25 ¹ \$million	Change %	Constant currency change ² %	Q2'26 \$million	Change %	Constant currency change ² %	YTD'26 \$million	YTD'25 ¹ \$million	Change %	Constant currency change ² %
Transaction Services	1,608	1,490	8	9	1,542	4	4	4,662	4,490	4	4
Payments & Liquidity	1,090	1,018	7	8	1,047	4	4	3,174	3,096	3	2
Securities & Prime Services	193	166	16	18	182	6	7	552	475	16	17
Trade & Working Capital	325	306	6	7	313	4	4	936	919	2	1
Global Banking	631	588	7	7	651	(3)	(3)	1,945	1,682	16	15
Lending & Financing Solutions	542	496	9	10	546	(1)	(1)	1,599	1,422	12	12
Capital Markets & Advisory	89	92	(3)	(4)	105	(15)	(16)	346	260	33	33
Global Markets	1,014	847	20	21	1,116	(9)	(9)	3,320	3,204	4	4
Wealth Solutions	1,118	890	26	26	1,064	5	5	3,225	2,410	34	33
Investment Products	884	691	28	28	849	4	4	2,511	1,795	40	39
Bancassurance	234	199	18	18	215	9	8	714	615	16	16
Deposits & Mortgages	1,035	1,043	(1)	(1)	1,032	–	–	3,084	3,069	–	–
CCPL & Other Unsecured Lending	265	309	(14)	(13)	281	(6)	(6)	842	891	(5)	(6)
Treasury & Other	110	(57)	nm	nm	16	nm	nm	307	270	14	19
Total operating income	5,781	5,110	13	14	5,702	1	1	17,385	16,016	9	8

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

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 a reported basis and comparisons are made to the equivalent period in 2025 on a constant currency basis, unless otherwise stated.

Transaction Services income rose 9 per cent year-on-year, led by strong growth in Securities & Prime Services, supported by improved Payments & Liquidity and Trade & Working Capital performance. Payments & Liquidity income grew 8 per cent, supported by fee momentum and disciplined pricing leading to increased margins. Trade & Working Capital income increased 7 per cent, with strong fee growth and higher volumes offset by margin compression from capital optimisation actions. Securities & Prime Services income rose 18 per cent, driven by strong fee momentum, higher custody balances and client volumes.

Global Banking grew 7 per cent. Lending & Financing Solutions income increased 10 per cent, on the back of growth in both loan origination and distribution volumes. Capital Markets & Advisory income declined by 4 per cent due to slower M&A activity, partly offset by strong debt capital markets activity.

Global Markets delivered a strong performance, with income up 21 per cent. Flow income grew 21 per cent, driven by strong client activity as we continued to capture market opportunities across our footprint and episodic income increased 13 per cent.

Wealth Solutions delivered a third consecutive record quarter, with income up 26 per cent, supported by broad-based momentum across products and geographies. Investment Products rose 28 per cent and Bancassurance grew 18 per cent, in part benefitting from the quarterly phasing of commissions from our Bancassurance partners. Affluent net new money balances were a record \$20 billion, driven by proactive client engagement and strong new-to-bank affluent client onboarding.

Deposits & Mortgages income was down by 1 per cent year-on-year. There was solid growth in deposit income, supported by strong growth in both CASA and term deposit balances, and higher interest rates in a number of markets. Mortgage income was materially lower, driven by the impact of the Best Lending Rate cap in Hong Kong restricting the ability to reprice mortgages, despite an increase in funding costs from higher interest rates, partly offset by volume growth.

Credit Cards and Personal Loans (CCPL) & Other Unsecured Lending income was down by 13 per cent mainly on account of tighter credit standards and portfolio optimisation actions that led to the run-down or exit of select off-strategy portfolios. This was partly offset by continued growth in client numbers and volumes within the digital banks Mox and Trust.

Treasury & Other increased by \$167 million, mainly due to a positive \$54 million movement in the Debit Valuation Adjustment (DVA) compared to negative \$27 million in the third quarter of 2025 and an increase in the yield on Treasury securities and swaps relative to cost of funds.

Profit before tax by client segment

	Q3'26 \$million	Q3'25 ¹ \$million	Change %	Constant currency change ² %	Q2'26 \$million	Change %	Constant currency change ² %	YTD'26 \$million	YTD'25 ¹ \$million	Change %	Constant currency change ² %
Corporate & Investment Banking	1,607	1,176	37	38	1,510	6	6	4,844	4,472	8	9
Wealth & Retail Banking	977	841	16	16	1,008	(3)	(3)	2,966	2,063	44	43
Central & other items	(334)	(251)	(33)	(27)	(184)	(82)	(87)	(776)	(386)	(101)	(87)
Profit before taxation	2,250	1,766	27	29	2,334	(4)	(4)	7,034	6,149	14	15

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

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 a reported basis and comparisons are made to the equivalent period in 2025 on a constant currency basis, unless otherwise stated.

Corporate & Investment Banking (CIB) profit before taxation improved 38 per cent. Income grew 16 per cent with a strong Global Markets performance of 21 per cent growth year-on-year, supported by 9 per cent growth in Transaction Services and 7 per cent growth in Global Banking. Expenses were 8 per cent higher, reflecting continued investment in strategic initiatives and the impact of inflation. Credit impairment was a net release of \$24 million, an \$87 million improvement year-on-year primarily reflecting favourable portfolio movements partly offset by the net charges resulting from overlays relating to the Middle East conflict.

Wealth & Retail Banking (WRB) profit before taxation increased 16 per cent, supported by a 10 per cent rise in income led by a record performance in Wealth Solutions. Expenses increased 8 per cent on a headline basis, as continued investment in affluent business growth initiatives and digital capabilities was partly funded by efficiency initiatives. Credit impairment was \$114 million, flat compared to the prior year.

Central & other items (C&O) recorded a loss before tax of \$334 million, an \$83 million deterioration year-on-year driven by higher expenses and increased losses from associates and joint ventures.

Adjusted net interest income and margin

	Q3'26 \$million	Q3'25 \$million	Change ¹ %	Q2'26 \$million	Change ¹ %	YTD'26 \$million	YTD'25 \$million	Change ¹ %
Net interest income	1,474	1,408	5	1,470	–	4,475	4,452	1
Adjustment for trading book funding cost and others	1,492	1,329	12	1,401	6	4,231	3,784	12
Adjusted net interest income ²	2,966	2,737	8	2,871	3	8,706	8,236	6
Average interest-earning assets ³	580,402	560,336	4	567,122	2	571,528	547,771	4
Average interest-bearing liabilities ³	634,057	599,796	6	619,192	2	622,219	576,100	8
Gross yield (%) ⁴	4.32	4.52	(20)	4.23	9	4.29	4.67	(38)
Rate paid (%) ⁴	2.10	2.41	31	2.02	(8)	2.07	2.53	46
Net yield (%) ⁴	2.22	2.11	11	2.21	1	2.22	2.14	8
Net interest margin (%) ^{4,5}	2.03	1.94	9	2.03	–	2.04	2.01	3

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

2 Adjusted net interest income is net interest income less trading-book funding adjustments, accounting asymmetries arising from Treasury currency-management activities, and cash collateral and prime-services-related items

3 Average interest-earning assets and interest-bearing liabilities are adjusted for cash collateral balances in other assets and other liabilities that are related to the Global Markets trading book

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

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

Adjusted net interest income increased by 9 per cent year-on-year on a constant currency basis. The benefit from volume growth and increased Treasury income was partially offset by asset margin compression and the impact of WRB portfolio actions. The net interest margin increased by 9 basis points to 203 basis points, as in a lower interest rate environment, the rate paid on liabilities fell more quickly than the reduction in gross asset yields, reflecting disciplined liability pricing and an improvement in balance sheet mix.

Financial review

Compared with the prior quarter, adjusted net interest income increased 3 per cent, as volume growth and the benefit from day count were partly offset by margin headwinds in WRB Term Deposits. The net interest margin was stable. Average interest-earning assets grew 2 per cent over the prior quarter to \$580 billion, supported by growth in Wealth Lending and Mortgages within WRB and by the successful execution of a strong pipeline of Global Banking deals. Gross yields improved 9 basis points over the prior quarter reflecting the impact of higher interest rates in key markets.

Average interest-bearing liabilities grew 2 per cent over the prior quarter to \$634 billion, driven by strong growth in WRB term deposits including flows from Foreign Currency Non-Resident (FCNR) scheme in India, partly offset by a reduction in Transaction Services CASA which included the effect of seasonal outflows. The rate paid on liabilities increased by 8 basis points over the prior quarter, reflecting the impact of higher interest rates.

Credit risk summary

Income statement view

	Q3'26 \$million	Q3'25 ² \$million	Change ¹ %	Q2'26 \$million	Change ¹ %	YTD'26 \$million	YTD'25 ² \$million	Change ¹ %
Total credit impairment charge/(release)	90	188	(52)	150	(40)	536	524	2
Of which stage 1 and 2	(14)	52	(127)	24	(158)	220	229	(4)
Of which stage 3	104	136	(24)	126	(17)	316	295	7

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

2 Comparatives have been re-presented and underlying results are no longer reported, in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

Balance sheet

	30.09.26 \$million	30.06.26 \$million	Change ¹ %	31.12.25 \$million	Change ¹ %	30.09.25 \$million	Change ¹ %
Gross loans and advances to customers²	319,623	303,415	5	290,849	10	289,609	10
Of which stage 1	301,120	283,953	6	275,062	9	271,037	11
Of which stage 2	12,580	13,757	(9)	9,823	28	12,975	(3)
Of which stage 3	5,923	5,705	4	5,964	(1)	5,597	6
Expected credit loss provisions	(4,386)	(4,136)	6	(4,061)	8	(4,482)	(2)
Of which stage 1	(537)	(515)	4	(528)	2	(509)	6
Of which stage 2	(435)	(489)	(11)	(446)	(2)	(515)	(16)
Of which stage 3	(3,414)	(3,132)	9	(3,087)	11	(3,458)	(1)
Net loans and advances to customers	315,237	299,279	5	286,788	10	285,127	11
Of which stage 1	300,583	283,438	6	274,534	9	270,528	11
Of which stage 2	12,145	13,268	(8)	9,377	30	12,460	(3)
Of which stage 3	2,509	2,573	(2)	2,877	(13)	2,139	17
Cover ratio of stage 3 before/after collateral (%)³	58/75	55/72	3/3	52/68	6/7	62/78	(4)/(3)
Credit grade 12 accounts (\$million)	700	1,160	(40)	1,111	(37)	1,373	(49)
Early alerts (\$million)⁴	5,155	5,839	(12)	4,303	20	5,796	(11)
Investment-grade corporate exposures (%)³	77	75	2	74	3	75	2

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

2 Includes reverse repurchase agreements and other similar secured lending held at amortised cost of \$5,944 million (30 June 2026: \$7,395 million; 31 December 2025: \$8,242 million and 30 September 2025: \$6,162 million)

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

4 Includes non-purely precautionary early alert balances

Asset quality remained resilient in the quarter. The Group continues to actively manage the credit portfolio while remaining alert to a volatile and challenging external environment including the Middle East conflict, energy and commodity price volatility and trade uncertainty, which has led to idiosyncratic stress in a select number of geographies and industry sectors.

Financial review

Credit impairment recorded a net charge of \$90 million, down \$98 million year-on-year, driven by releases from CIB portfolio movements, partly offset by \$34 million of net charge from overlays relating to the Middle East conflict. WRB impairment remained broadly stable. The third quarter charge is equivalent to an annualised loan-loss rate of 9 basis points, while the year-to-date annualised loan-loss-rate is 20 basis points.

The non-linearity impact increased from the inclusion of a new downside scenario, in addition to the existing Bank Capital Stress test scenario. This new scenario (enhanced in Q3) considers a prolonged geopolitical crisis in the Middle East, which captures the heightened disruption across the Strait of Hormuz as well as the Red Sea, leading to sustained disruptions in energy, trade and supply chain, and elevated global commodity prices, alongside higher downside probability weightings as the likelihood of these scenarios materialising increased. This reflects an increased probability weighting of the two downside scenarios from 41 per cent as at 31 December 2025 to 60 per cent, while the base forecast probability weighting reduced from 59 per cent as at 31 December 2025 to 40 per cent. In addition, we have taken overlays in relation to the petrochemical and other sectors impacted by high oil prices, selected WRB portfolios being assessed as particularly vulnerable to Middle East-related disruption and for potential sovereign downgrades.

Gross Stage 3 loans and advances to customers increased by \$0.2 billion to \$5.9 billion in the quarter, while credit-impaired loans remained at around 1.9 per cent of gross loans, as new inflows were partly offset by repayments and write-offs. Stage 2 balances decreased by \$1.2 billion from 30 June 2026 to \$12.6 billion, driven by portfolio movements and overlays related to Stage transfers in CIB, partly offset by higher WRB mortgage balances.

The Stage 3 cover ratio increased by 3 percentage points from 30 June 2026 to 58 per cent, while the post-collateral cover ratio also rose by 3 percentage points to 75 per cent, reflecting a 9 per cent increase in Stage 3 provisions compared with a 4 per cent increase in gross Stage 3 loans and advances to customers.

Credit grade 12 balances declined 40 per cent from 30 June 2026 to \$0.7 billion due to credit grade upgrades and repayments. Early alert balances decreased to \$5.2 billion from \$5.8 billion at 30 June 2026, mainly due to a reduction in exposures. The Group continues to closely and carefully monitor exposures.

The proportion of investment-grade corporate exposures increased by 2 percentage points year-on-year to 77 per cent.

Balance sheet and liquidity

	30.09.26 \$million	30.6.2026 \$million	Change ¹ %	31.12.25 \$million	Change ¹ %	30.09.25 \$million	Change ¹ %
Assets							
Loans and advances to banks	47,888	45,962	4	43,901	9	45,612	5
Loans and advances to customers	315,237	299,279	5	286,788	10	285,127	11
Others ³	635,489	648,165	(2)	589,266	8	582,911	9
Total assets	998,614	993,406	1	919,955	9	913,650	9
Liabilities							
Deposits by banks	28,751	29,800	(4)	30,846	(7)	30,003	(4)
Customer accounts	558,282	552,644	1	530,161	5	526,284	6
Others ⁴	356,394	355,069	–	304,362	17	304,143	17
Total liabilities	943,427	937,513	1	865,369	9	860,430	10
Equity	55,187	55,893	(1)	54,586	1	53,220	4
Total equity and liabilities	998,614	993,406	1	919,955	9	913,650	9
Advances-to-deposits ratio (%)²	53.3	50.9		51.4		50.7	
Liquidity coverage ratio (%)	154	148		155		151	

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

2 The Group excludes \$7,087 million held with central banks (30 June 2026: \$8,649 million, 31 December 2025: \$8,474 million and 30 September 2025: \$8,956 million) that has been confirmed as repayable at the point of stress. Advances exclude reverse repurchase agreement and other similar secured lending of \$5,944 million (30 June 2026: \$7,395 million, 31 December 2025: \$8,243 million and 30 September 2025: \$6,162 million) and include loans and advances to customers held at fair value through profit or loss of \$11,535 million (30 June 2026: \$11,054 million, 31 December 2025: \$12,355 million and 30 September 2025: \$9,421 million). Deposits include customer accounts held at fair value through profit or loss of \$30,894 million (30 June 2026: \$25,939 million, 31 December 2025: \$19,414 million and 30 September 2025: \$24,545 million)

3 Others includes all other assets other than loans and advances to banks and loans and advances to customers

4 Others includes all other liabilities other than deposits by banks and customer accounts

Financial review

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

Loans and advances to customers increased by \$16 billion, or 5 per cent from 30 June 2026 to \$315.2 billion, reflecting growth across WRB and CIB. Excluding the \$4 billion increase from currency translation, the underlying growth was primarily driven by strong momentum in WRB with Wealth Solution Lending in part benefitting from the India Foreign Currency Non-Resident (FCNR) scheme and Mortgages growth, as well as strong execution of the Global Banking pipeline within CIB.

Customer accounts increased by \$6 billion, or 1 per cent from 30 June 2026 to \$558.3 billion. Excluding currency translation impacts, customer accounts were broadly flat. There was continued strong growth in WRB particularly in term deposits from sustained Affluent net new money inflows including from the India Foreign Currency Non-Resident (FCNR) scheme. This was offset by lower CIB CASA balances from a combination of deliberate balance sheet optimisation actions and temporary client outflows.

Other assets decreased by \$13 billion or 2 per cent from 30 June 2026 to \$635.5 billion, with a \$12 billion decrease in cash and balances with Central banks, a \$12 billion decrease in unsettled trades and other financial assets, a \$4 billion decrease in financial assets held at fair value through profit or loss partly offset by a \$6 billion increase in Investment Securities and a \$6 billion increase in derivative financial instruments.

Other liabilities are flat at \$356.4 billion compared to 30 June 2026, with a \$9 billion increase in derivative financial instruments, a \$5 billion increase in cash collateral, a \$4 billion increase in debt securities in issue offset by a \$15 billion decrease in unsettled trades and other financial liabilities and a \$2 billion decrease in financial liabilities held at fair value through profit and loss.

The advances-to-deposits ratio increased to 53.3 per cent from 50.9 per cent as of 30 June 2026. The point-in-time liquidity coverage ratio increased by 6 percentage points in the quarter to 154 per cent and remains well above the minimum regulatory requirement of 100 per cent.

Risk-weighted assets (RWAs)

	30.09.26 \$million	30.06.26 \$million	Change ¹ %	31.12.25 \$million	Change ¹ %	30.09.25 \$million	Change ¹ %
By risk type							
Credit risk	197,021	194,082	1.5	192,145	3	191,074	3
Operational risk	35,111	35,111	–	35,223	–	32,578	8
Market risk	31,142	32,258	(3.5)	30,663	2	34,726	(10)
Total RWAs	263,274	261,451	0.7	258,031	2	258,378	2

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

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 a \$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 a 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.

Capital base and ratios

	30.09.26 \$million	30.06.26 \$million	Change ¹ %	31.12.25 \$million	Change ¹ %	30.09.25 \$million	Change ¹ %
CET1 capital	36,442	37,003	(2)	36,440	–	36,594	–
Additional Tier 1 capital (AT1)	9,082	9,085	–	7,509	21	6,515	39
Tier 1 capital	45,524	46,088	(1)	43,949	4	43,109	6
Tier 2 capital	7,695	9,076	(15)	9,278	(17)	9,422	(18)
Total capital	53,219	55,164	(4)	53,227	–	52,531	1
CET1 capital ratio (%)²	13.8	14.2	(31)	14.1	(28)	14.2	(32)
Total capital ratio (%)²	20.2	21.1	(88)	20.6	(41)	20.3	(12)
Leverage ratio (%)²	4.6	4.7	(11)	4.7	(9)	4.6	(1)

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

² Change is percentage points difference between two points rather than percentage change

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.

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.

Supplementary financial information

Performance by client segment

	Q3'26				Q3'25 ¹			
	Corporate & Investment Banking \$million	Wealth & Retail Banking \$million	Central & other items \$million	Total \$million	Corporate & Investment Banking \$million	Wealth & Retail Banking \$million	Central & other items \$million	Total \$million
Operating income	3,395	2,525	(139)	5,781	2,944	2,297	(131)	5,110
External	3,220	1,210	1,351	5,781	2,707	1,077	1,326	5,110
Inter-segment	175	1,315	(1,490)	–	237	1,220	(1,457)	–
Operating expenses	(1,821)	(1,433)	(157)	(3,411)	(1,700)	(1,336)	(108)	(3,144)
Operating profit/(loss) before impairment losses and taxation	1,574	1,092	(296)	2,370	1,244	961	(239)	1,966
Credit impairment	24	(114)	–	(90)	(63)	(116)	(9)	(188)
Other impairment	9	(1)	(15)	(7)	(5)	(4)	(13)	(22)
(Loss)/profit from associates and joint ventures	–	–	(23)	(23)	–	–	10	10
Profit/(loss) before taxation	1,607	977	(334)	2,250	1,176	841	(251)	1,766
Total assets	591,747	150,341	256,526	998,614	499,631	137,505	276,514	913,650
Loans and advances to customers (incl FVTPL) ²	219,294	143,086	17,319	379,699	202,157	129,054	16,355	347,566
Loans and advances to customers (excl FVTPL) ²	154,868	143,084	17,285	315,237	139,722	129,050	16,355	285,127
Total liabilities	535,047	285,786	122,594	943,427	493,957	256,822	109,651	860,430
Customer accounts (incl FVTPL)	328,260	282,012	7,079	617,351	329,011	252,326	4,061	585,398
Risk-weighted assets	185,509	58,024	19,741	263,274	175,233	59,557	23,588	258,378
Income return on risk-weighted assets (%)	7.2	17.6	(2.7)	8.6	6.8	15.6	(2.1)	7.9
Return on tangible equity (%)	14.8	33.7	(35.0)	15.7	11.2	31.4	(26.3)	10.5
Cost-to-income ratio (%)	53.6	56.8	nm	59.0	57.7	58.2	nm	61.5

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

2 FVTPL includes reverse repurchase agreements of Q3'26: \$52,928 million and Q3'25: \$53,018 million

Supplementary financial information

All commentary that follows is on a reported basis and comparisons are made to the equivalent period in 2025 on a constant currency basis, unless otherwise stated.

Corporate & Investment Banking

	Q3'26 \$million	Q3'25 ¹ \$million	Change ² %	Constant currency change ^{2,3} %	Q2'26 \$million	Change ² %	Constant currency change ^{2,3} %	YTD'26 \$million	YTD'25 ¹ \$million	Change ² %	Constant currency change ^{2,3} %
Transaction Services	1,608	1,490	8	9	1,542	4	4	4,662	4,490	4	4
Payments & Liquidity	1,090	1,018	7	8	1,047	4	4	3,174	3,096	3	2
Securities & Prime Services	193	166	16	18	182	6	7	552	475	16	17
Trade & Working Capital	325	306	6	7	313	4	4	936	919	2	1
Global Banking	631	588	7	7	651	(3)	(3)	1,945	1,682	16	15
Lending & Financing Solutions	542	496	9	10	546	(1)	(1)	1,599	1,422	12	12
Capital Market & Advisory	89	92	(3)	(4)	105	(15)	(16)	346	260	33	33
Global Markets	1,014	847	20	21	1,116	(9)	(9)	3,320	3,204	4	4
Treasury & Other	142	19	nm	nm	40	nm	nm	369	160	131	127
Operating income	3,395	2,944	15	16	3,349	1	1	10,296	9,536	8	8
Operating expenses	(1,821)	(1,700)	(7)	(8)	(1,797)	(1)	(1)	(5,332)	(5,006)	(7)	(6)
Operating profit before impairment losses and taxation	1,574	1,244	27	28	1,552	1	1	4,964	4,530	10	10
Credit impairment	24	(63)	138	138	(39)	162	159	(126)	(53)	(138)	(117)
Other impairment	9	(5)	nm	nm	(3)	nm	nm	6	(5)	nm	nm
Profit before taxation	1,607	1,176	37	38	1,510	6	6	4,844	4,472	8	9
Total assets	591,747	499,631	18	19	588,444	1	–	591,747	499,631	18	19
Loans and advances to customers (incl FVTPL) ⁴	219,294	202,157	8	8	216,485	1	1	219,294	202,157	8	8
Loans and advances to customers (excl FVTPL) ⁴	154,868	139,722	11	–	150,492	3	–	154,868	139,722	11	–
Total liabilities	535,047	493,957	8	8	546,415	(2)	(3)	535,047	493,957	8	8
Customer accounts (incl FVTPL)	328,260	329,011	–	–	334,715	(2)	(3)	328,260	329,011	–	–
Risk-weighted assets	185,509	175,233	6	nm	185,312	–	nm	185,509	175,233	6	nm
Income return on risk-weighted assets (%) ⁵	7.2	6.8	40	nm	7.2	–	nm	7.4	7.3	10	nm
Return on tangible equity (%) ⁵	14.8	11.2	360	nm	15.8	(100)	nm	16.4	16.2	20	nm
Cost-to-income ratio (%) ⁶	53.6	57.7	4.1	4.2	53.7	0.1	–	51.8	52.5	0.7	0.8

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2 Variance is better/(worse), other than risk-weighted assets, assets and liabilities, which is increase/(decrease)

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

4 FVTPL includes reverse repurchase agreements of Q3'26: \$52,928 million and Q3'25: \$53,018 million

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

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

Performance highlights

- Profit before tax of \$1,607 million increased 38 per cent year-on-year, driven by higher operating income and a net impairment release, partly offset by higher operating expenses.
- Operating income of \$3,395 million increased by 16 per cent year-on-year, driven by growth across Global Markets, Transaction Services, and Global Banking.
- Transaction Services income rose 9 per cent year-on-year, with broad-based growth across products. Securities & Prime Services income increased 18 per cent, driven by higher custody balances and client volumes. Payments & Liquidity income grew 8 per cent, with fee momentum and disciplined pricing, mitigating the impact of lower rates. Trade & Working Capital increased 7 per cent, as growth in exposures and fees offset capital optimisation actions.
- Global Banking income grew 7 per cent on the back of growth in loan origination and distribution volumes and strong debt capital markets activity, reflecting effective execution of the deal pipeline.
- Global Markets income increased 21 per cent year-on-year. Flow income grew 21 per cent, driven by strong client activity as we continued to capture market opportunities across our footprint and episodic income rose 13 per cent year-on-year.
- Operating expenses increased 8 per cent, reflecting continued investment in strategic initiatives, inflation linked cost increases and higher performance related variable compensation.
- Credit Impairment was a net release of \$24 million, an \$87 million improvement year-on-year, primarily reflecting favourable portfolio movements, partly offset by \$36 million of net charge from overlays relating to the Middle East conflict.
- RWAs of \$185.5 billion were stable compared to 30 June 2026, with higher credit RWA offset by lower Market RWA.

Wealth & Retail Banking

	Q3'26 \$million	Q3'25 ¹ \$million	Change ² %	Constant currency change ^{2,3} %	Q2'26 \$million	Change ² %	Constant currency change ^{2,3} %	YTD'26 \$million	YTD'25 ¹ \$million	Change ² %	Constant currency change ^{2,3} %
Wealth Solutions	1,118	890	26	26	1,064	5	5	3,225	2,410	34	33
Investment Products	884	691	28	28	849	4	4	2,511	1,795	40	39
Bancassurance	234	199	18	18	215	9	8	714	615	16	16
Deposits & Mortgages	1,035	1,043	(1)	(1)	1,032	–	–	3,084	3,069	–	–
CCPL & Other Unsecured Lending	265	309	(14)	(13)	281	(6)	(6)	842	891	(5)	(6)
Treasury & Other	107	55	95	95	92	16	16	299	163	83	76
Operating income	2,525	2,297	10	10	2,469	2	2	7,450	6,533	14	14
Operating expenses	(1,433)	(1,336)	(7)	(8)	(1,337)	(7)	(7)	(4,065)	(3,987)	(2)	(2)
Operating profit before impairment losses and taxation	1,092	961	14	14	1,132	(4)	(4)	3,385	2,546	33	32
Credit impairment	(114)	(116)	2	–	(116)	2	–	(410)	(469)	13	13
Other impairment	(1)	(4)	75	100	(8)	88	100	(9)	(14)	36	36
Profit before taxation	977	841	16	16	1,008	(3)	(3)	2,966	2,063	44	43
Total assets	150,341	137,505	9	10	139,041	8	6	150,341	137,505	9	10
Loans and advances to customers (incl FVTPL)	143,086	129,054	11	11	131,880	8	6	143,086	129,054	11	11
Loans and advances to customers (excl FVTPL)	143,084	129,050	11	–	131,878	8	–	143,084	129,050	11	–
Total liabilities	285,786	256,822	11	11	271,800	5	4	285,786	256,822	11	11
Customer accounts (incl FVTPL)	282,012	252,326	12	12	267,507	5	4	282,012	252,326	12	12
Risk-weighted assets	58,024	59,557	(3)	nm	57,401	1	nm	58,024	59,557	(3)	nm
Income return on risk-weighted assets (%) ⁴	17.6	15.6	200	nm	17.3	30	nm	17.3	15.1	220	nm
Return on tangible equity (%) ⁴	33.7	31.4	230	nm	36.6	(290)	nm	35.2	24.6	1,060	nm
Cost-to-income ratio (%) ⁵	56.8	58.2	1.4	1.3	54.2	(2.6)	(2.6)	54.6	61.0	6.4	6.4

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

Performance highlights

- Profit before tax of \$977 million increased by 16 per cent, supported by higher operating income.
- Operating income of \$2,525 million grew 10 per cent, primarily driven by Wealth Solutions, which grew by 26 per cent. Wealth Solutions has delivered three consecutive record quarters, supported by broad-based momentum across products and geographies. This performance was underpinned by a record \$20 billion of affluent net new money and the acquisition of 76,000 new-to-bank clients during the quarter. Deposits & Mortgages were down by 1 per cent due to margin compression from lower interest rates, largely offset by volume growth and proactive pricing actions. CCPL & Other Unsecured Lending declined 13 per cent, reflecting portfolio optimisation actions, partly offset by growth in Digital Banks. Included within operating income is \$11 million of gain on sale of the WRB Sri Lanka business, which is treated as a notable item.
- Operating expenses increased by 8 per cent year-on-year, from continued investment in affluent business growth initiatives, including the hiring of affluent relationship managers, uplifting digital capabilities and enhancing client engagement. This was part-funded through efficiency initiatives on branches, off-strategy products and client segments.
- Credit impairment was \$114 million, flat compared to the prior year, reflecting continued improvement in credit quality following the strategic pivot towards affluent clients and ongoing credit remediation actions.
- RWAs increased by \$0.6 billion to \$58.0 billion since 30 June 2026, primarily reflecting growth in Wealth Lending and Mortgages balances, partly offset by optimisation actions from reducing Unsecured Lending portfolios.

Central & other items

	Q3'26 \$million	Q3'25 ¹ \$million	Change ² %	Constant currency change ^{2,3} %	Q2'26 \$million	Change ² %	Constant currency change ^{2,3} %	YTD'26 \$million	YTD'25 ¹ \$million	Change ² %	Constant currency change ^{2,3} %
Treasury & Other	(139)	(131)	(6)	(2)	(116)	(20)	(27)	(361)	(53)	nm	nm
Operating income	(139)	(131)	(6)	(2)	(116)	(20)	(27)	(361)	(53)	nm	nm
Operating expenses	(157)	(108)	(45)	(37)	(62)	(153)	(154)	(350)	(398)	12	14
Operating (loss)/profit before impairment losses and taxation	(296)	(239)	(24)	(18)	(178)	(66)	(73)	(711)	(451)	(58)	(48)
Credit impairment	–	(9)	100	111	5	(100)	(75)	–	(2)	100	100
Other impairment	(15)	(13)	(15)	(7)	(8)	(88)	(88)	(25)	(22)	(14)	(9)
(Loss)/profit from associates and joint ventures	(23)	10	nm	nm	(3)	nm	nm	(40)	89	(145)	(145)
Profit/(loss) before taxation	(334)	(251)	(33)	(27)	(184)	(82)	(87)	(776)	(386)	(101)	(87)
Total assets	256,526	276,514	(7)	(7)	265,921	(4)	(5)	256,526	276,514	(7)	(7)
Loans and advances to customers (incl FVTPL)	17,319	16,355	6	6	16,945	2	–	17,319	16,355	6	6
Loans and advances to customers (excl FVTPL)	17,285	16,355	6	–	16,909	2	–	17,285	16,355	6	–
Total liabilities	122,594	109,651	12	12	119,298	3	2	122,594	109,651	12	12
Customer accounts (incl FVTPL)	7,079	4,061	74	83	6,988	1	1	7,079	4,061	74	83
Risk-weighted assets	19,741	23,588	(16)	nm	18,738	5	nm	19,741	23,588	(16)	nm
Income return on risk- weighted assets (%) ⁴	(2.7)	(2.1)	(60)	nm	(2.1)	(60)	nm	(2.2)	(0.3)	(190)	nm
Return on tangible equity (%) ⁴	(35.0)	(26.3)	(870)	nm	(16.3)	(1,870)	nm	(31.4)	(16.8)	(1,460)	nm
Cost-to-income ratio (%) ⁵	nm	nm	nm	nm	nm	nm	nm	nm	nm	nm	nm
Memo items											
SC Ventures (SCV) income	(9)	(10)	10	10	2	nm	nm	(32)	222	(114)	(114)

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

Performance highlights

- Loss before taxation of \$334 million, increased 27 per cent compared to prior year. The deterioration was predominantly driven by higher operating expenses, an increase in the share of losses from associates and joint ventures and lower operating income.
- Operating income declined 2 per cent year-on-year to a loss of \$139 million as lower funding costs were offset by lower Treasury income retained centrally.
- Operating expenses increased by 37 per cent to \$157 million, driven by a \$45 million provision relating to potential legal action regarding a historical transaction in a legacy business.
- Losses from associates and joint ventures totalled \$23 million, due to a combination of losses on investments mostly within Ventures.

Performance by key market

	Q3'26										
	Hong Kong \$million	Korea \$million	China \$million	Taiwan \$million	Singapore \$million	India \$million	UAE \$million	UK \$million	US \$million	Other \$million	Group \$million
Operating income	1,526	328	311	161	806	365	290	554	324	1,116	5,781
Operating expenses	(621)	(200)	(240)	(91)	(456)	(226)	(183)	(548)	(197)	(649)	(3,411)
Operating profit before impairment losses and taxation	905	128	71	70	350	139	107	6	127	467	2,370
Credit impairment	39	(5)	(1)	–	(38)	(29)	8	23	(18)	(69)	(90)
Other impairment	–	(2)	–	–	(6)	1	–	–	–	–	(7)
(Loss)/Profit from associates and joint ventures	–	–	–	–	(30)	–	–	10	–	(3)	(23)
Profit before taxation	944	121	70	70	276	111	115	39	109	395	2,250
Total assets employed	227,150	61,317	53,154	22,246	133,221	39,139	20,286	275,442	67,215	99,444	998,614
Loans and advances to customers (incl FVTPL) ²	101,265	32,966	14,087	12,108	74,816	14,448	8,617	56,374	29,755	35,263	379,699
Loans and advances to customers (excl FVTPL) ²	84,600	32,964	13,490	11,804	70,319	13,549	8,510	19,021	29,062	31,918	315,237
Total liabilities employed	223,765	54,027	45,105	21,310	124,173	30,998	20,313	275,917	56,263	91,556	943,427
Customer accounts (incl FVTPL)	194,968	38,590	41,068	19,941	108,854	19,994	16,675	87,242	22,696	67,323	617,351
Customer accounts (excl FVTPL)	187,640	33,624	31,356	19,926	108,027	19,698	16,635	52,110	22,496	66,770	558,282

	Q3'25 ¹										
	Hong Kong \$million	Korea \$million	China \$million	Taiwan \$million	Singapore \$million	India \$million	UAE \$million	UK \$million	US \$million	Other \$million	Group \$million
Operating income	1,218	278	295	163	744	344	304	360	316	1,088	5,110
Operating expenses	(654)	(202)	(221)	(98)	(462)	(249)	(172)	(224)	(171)	(691)	(3,144)
Operating profit before impairment losses and taxation	564	76	74	65	282	95	132	136	145	397	1,966
Credit impairment	(69)	(17)	(14)	(3)	(33)	–	9	34	(71)	(24)	(188)
Other impairment	(1)	–	(2)	–	(2)	(1)	–	6	–	(22)	(22)
Profit/(loss) from associates and joint ventures	–	–	16	–	(2)	–	–	3	–	(7)	10
Profit before taxation	494	59	74	62	245	94	141	179	74	344	1,766
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
Loans and advances to customers (incl FVTPL) ²	91,282	30,034	14,475	11,689	62,432	13,224	8,554	57,866	25,058	32,952	347,566
Loans and advances to customers (excl FVTPL) ²	75,731	30,031	13,490	11,423	60,561	12,636	8,271	18,894	24,245	29,845	285,127
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
Customer accounts (incl FVTPL)	187,204	36,214	31,696	18,467	101,193	15,920	16,605	94,972	21,292	61,835	585,398
Customer accounts (excl FVTPL)	179,915	34,150	24,863	18,467	100,461	15,920	16,544	53,284	21,267	61,413	526,284

Supplementary financial information

	Q2'26										
	Hong Kong \$million	Korea \$million	China \$million	Taiwan \$million	Singapore \$million	India \$million	UAE \$million	UK \$million	US \$million	Other \$million	Group \$million
Operating income	1,485	369	303	179	815	395	254	506	315	1,081	5,702
Operating expenses	(661)	(119)	(237)	(92)	(502)	(180)	(160)	(339)	(217)	(689)	(3,196)
Operating profit before impairment losses and taxation	824	250	66	87	313	215	94	167	98	392	2,506
Credit impairment	(54)	(18)	(2)	2	(7)	6	4	(38)	(4)	(39)	(150)
Other impairment	(5)	–	–	–	(12)	(3)	1	–	–	–	(19)
Profit from associates and joint ventures	–	–	–	–	(2)	–	–	3	–	(4)	(3)
Profit before taxation	765	232	64	89	292	218	99	132	94	349	2,334
Total assets employed	229,358	56,970	54,944	22,149	128,324	33,538	19,836	278,861	68,745	100,681	993,406
Loans and advances to customers (incl FVTPL) ²	96,296	28,471	13,771	11,750	68,527	12,825	8,699	61,513	28,292	35,166	365,310
Loans and advances to customers (excl FVTPL) ²	79,231	28,469	12,935	11,562	65,160	11,940	8,608	22,151	27,625	31,598	299,279
Total liabilities employed	234,712	48,796	47,397	20,670	120,376	26,201	19,903	270,837	60,895	87,726	937,513
Customer accounts (incl FVTPL)	197,924	35,400	39,669	19,234	104,506	16,233	17,147	86,669	27,123	65,305	609,210
Customer accounts (excl FVTPL)	191,319	30,984	31,452	19,220	103,678	15,855	17,095	51,699	26,721	64,621	552,644

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

2 FVTPL includes reverse repurchase agreements of Q3'26: \$52,928 million and Q3'25: \$53,018 million

Quarterly operating income by product

	Q3'26 \$million	Q2'26 \$million	Q1'26 \$million	Q4'25 ¹ \$million	Q3'25 ¹ \$million	Q2'25 ¹ \$million	Q1'25 ¹ \$million	Q4'24 ¹ \$million
Transaction Services	1,608	1,542	1,512	1,521	1,490	1,471	1,529	1,667
Payments & Liquidity	1,090	1,047	1,037	1,064	1,018	1,015	1,063	1,193
Securities & Prime Services	193	182	177	173	166	158	151	161
Trade & Working Capital	325	313	298	284	306	298	315	313
Global Banking	631	651	663	547	588	548	546	501
Lending & Financing Solutions	542	546	511	483	496	476	450	435
Capital Markets & Advisory	89	105	152	64	92	72	96	66
Global Markets	1,014	1,116	1,190	660	847	1,175	1,182	770
Wealth Solutions	1,118	1,064	1,043	677	890	742	778	563
Investment Products	884	849	778	553	691	544	560	453
Bancassurance	234	215	265	124	199	198	218	110
Deposits & Mortgages	1,035	1,032	1,017	1,065	1,043	1,004	1,022	1,079
CCPL & Other Unsecured Lending	265	281	296	320	309	313	269	295
Treasury & Other	110	16	181	136	(57)	274	53	(73)
Total operating income	5,781	5,702	5,902	4,926	5,110	5,527	5,379	4,802

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

Earnings per ordinary share

	Q3'26 \$million	Q3'25 ¹ \$million	Change %	Q2'26 \$million	Change %	YTD'26 \$million	YTD'25 ¹ \$million	Change %
Profit for the period attributable to equity holders	1,762	1,298	36	1,761	–	5,433	4,624	17
Non-controlling interest	(5)	2	nm	(8)	38	(23)	(15)	(53)
Dividend payable on preference shares and AT1 classified as equity	(253)	(272)	7	(45)	nm	(538)	(516)	(4)
Profit for the period attributable to ordinary shareholders	1,504	1,028	46	1,708	(12)	4,872	4,093	19
Basic – Weighted average number of shares (millions)	2,184	2,310	(5)	2,207	(1)	2,209	2,353	(6)
Diluted – Weighted average number of shares (millions)	2,245	2,381	(6)	2,269	(1)	2,273	2,422	(6)
Basic earnings per ordinary share (cents)	68.9	44.5	55	77.4	(11)	220.6	173.9	27
Diluted earnings per ordinary share (cents)	67.0	43.2	55	75.3	(11)	214.3	169.0	27

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

Return on Tangible Equity

	Q3'26 \$million	Q3'25 ² \$million	Change %	Q2'26 \$million	Change %	YTD'26 \$million	YTD'25 ² \$million	Change %
Average parent company Shareholders' Equity	45,964	46,490	(1)	46,203	(1)	46,185	45,536	1
Less Average preference share capital and share premium	(1,494)	(1,494)	–	(1,494)	–	(1,494)	(1,494)	–
Less Average intangible assets	(6,498)	(6,118)	(6)	(6,331)	(3)	(6,374)	(5,966)	(7)
Average Ordinary Shareholders' Tangible Equity	37,972	38,878	(2)	38,378	(1)	38,317	38,076	1
Profit for the period attributable to equity holders	1,762	1,298	36	1,761	–	5,433	4,624	17
Non-controlling interests	(5)	2	nm	(8)	38	(23)	(15)	(53)
Dividend payable on preference shares and AT1 classified as equity	(253)	(272)	7	(45)	nm	(538)	(516)	(4)
Profit for the period attributable to ordinary shareholders	1,504	1,028	46	1,708	(12)	4,872	4,093	19
Return on tangible equity¹	15.7	10.5	520bps	17.9	(220bps)	17.0	14.4	260bps

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

2 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

Net Tangible Asset Value per Share

	30.09.26 \$million	30.09.25 \$million	Change %	30.6.2026 \$million	Change %	31.12.25 \$million	Change %
Parent company shareholders' equity	45,619	46,250	(1)	46,308	(1)	46,593	(2)
Less preference share capital and share premium	(1,494)	(1,494)	–	(1,494)	–	(1,494)	–
Less intangible assets	(6,601)	(6,145)	(7)	(6,394)	(3)	(6,231)	(6)
Net shareholders tangible equity	37,524	38,611	(3)	38,420	(2)	38,868	(3)
Ordinary shares in issue, excluding own shares (millions)	2,174	2,293	(5)	2,189	(1)	2,247	(3)
Net Tangible Asset Value per share (cents)	1,726	1,684	2	1,755	(2)	1,730	–

Loan Loss Rate

	9 months ended 30.09.2026 \$million	9 months ended 30.09.2025 \$million
Net credit impairment charge	536	524
Less Net credit impairment on debt securities	14	3
Less Net credit impairment relating to other financial assets	(8)	12
Net credit impairment considered for LLR calculation	530	509
Gross Average Loans and Advances to Banks & Customers (excluding FVTPL)	354,473	336,939
LLR bps (Annualised)	20	20

Risk review

Credit quality by client segment

30.09.26

Amortised cost	Customers					Undrawn commitments	Financial Guarantees
	Banks	Corporate & Investment Banking	Wealth & Retail Banking	Central & other items	Customer Total		
	\$million	\$million	\$million	\$million	\$million		
Stage 1	47,491	143,646	140,729	16,745	301,120	208,487	112,020
• Strong	33,935	105,256	134,426	16,271	255,953	187,229	77,670
• Satisfactory	13,556	38,390	6,303	474	45,167	21,258	34,350
Stage 2	334	10,054	1,972	554	12,580	4,072	1,976
• Strong	26	1,624	1,570	–	3,194	871	176
• Satisfactory	308	7,730	106	554	8,390	3,075	1,779
• Higher risk	–	700	296	–	996	126	21
Of which (stage 2):							
• Less than 30 days past due	–	130	106	–	236	–	–
• More than 30 days past due	–	111	296	–	407	–	–
Stage 3, credit-impaired financial assets	80	4,058	1,863	2	5,923	8	513
Gross balance ¹	47,905	157,758	144,564	17,301	319,623	212,567	114,509
Stage 1	(7)	(189)	(335)	(13)	(537)	(43)	(36)
• Strong	(2)	(82)	(242)	(12)	(336)	(24)	(9)
• Satisfactory	(5)	(107)	(93)	(1)	(201)	(19)	(27)
Stage 2	(2)	(316)	(118)	(1)	(435)	(61)	(30)
• Strong	–	(8)	(83)	–	(91)	(16)	–
• Satisfactory	(2)	(293)	(13)	(1)	(307)	(41)	(29)
• Higher risk	–	(15)	(22)	–	(37)	(4)	(1)
Of which (stage 2):							
• Less than 30 days past due	–	(3)	(13)	–	(16)	–	–
• More than 30 days past due	–	(1)	(22)	–	(23)	–	–
Stage 3, credit-impaired financial assets	(8)	(2,385)	(1,027)	(2)	(3,414)	(2)	(88)
Total credit impairment	(17)	(2,890)	(1,480)	(16)	(4,386)	(106)	(154)
Net carrying value	47,888	154,868	143,084	17,285	315,237		
Stage 1 (%)	0.0	0.1	0.2	0.1	–	0.0	0.0
• Strong (%)	0.0	0.1	0.2	0.1	0.1	0.0	0.0
• Satisfactory (%)	0.0	0.3	1.5	0.2	0.4	0.1	0.1
Stage 2 (%)	0.6	3.1	6.0	0.2	3.5	1.5	1.5
• Strong (%)	–	0.5	5.3	–	2.8	1.8	0.0
• Satisfactory (%)	0.6	3.8	12.3	0.2	3.7	1.3	1.6
• Higher risk (%)	–	2.1	7.4	–	3.7	3.2	4.8
Of which (stage 2) (%):							
• Less than 30 days past due (%)	–	2.3	12.3	–	6.8	–	–
• More than 30 days past due (%)	–	0.9	7.4	–	5.7	–	–
Stage 3, credit-impaired financial assets (S3) (%)	10.0	58.8	55.1	100.0	57.6	25.0	17.2
• Stage 3 Collateral	–	347	687	–	1,034	–	88
• Stage 3 Cover ratio (after collateral) (%)	10.0	67.3	92.0	100.0	75.1	25.0	34.3
Cover ratio (%)	–	1.8	1.0	0.1	1.4	–	0.1
Fair value through profit or loss							
Performing	41,611	64,426	2	34	64,462	–	–
• Strong	30,742	34,411	2	–	34,413	–	–
• Satisfactory	10,869	30,015	–	34	30,049	–	–
• Higher risk	–	–	–	–	–	–	–
Impaired (CG13-14)	197	–	–	–	–	–	–
Gross balance (FVTPL) ²	41,808	64,426	2	34	64,462	–	–
Net carrying value (incl FVTPL)	89,696	219,294	143,086	17,319	379,699	–	–

1 Loans and advances includes reverse repurchase agreements and other similar secured lending of \$5,944 million under Customers and of \$4,608 million under Banks, held at amortised cost

2 Loans and advances includes reverse repurchase agreements and other similar secured lending of \$52,928 million under Customers and of \$39,208 million under Banks, held at fair value through profit or loss

Risk review

31.12.25¹

Amortised cost	Customers					Undrawn commitments	Financial Guarantees
		Corporate & Investment Banking	Wealth & Retail Banking	Central & other items	Customer Total		
	\$million	\$million	\$million	\$million	\$million		
Stage 1	43,608	132,772	127,306	14,984	275,062	195,032	112,091
• Strong	31,257	94,399	121,979	14,228	230,606	176,123	67,184
• Satisfactory	12,351	38,373	5,327	756	44,456	18,909	44,907
Stage 2	217	7,859	1,964	–	9,823	4,208	1,511
• Strong	42	1,767	1,453	–	3,220	1,340	351
• Satisfactory	172	4,984	162	–	5,146	2,662	1,052
• Higher risk	3	1,108	349	–	1,457	206	108
Of which (stage 2):							
• Less than 30 days past due	–	86	162	–	248	–	–
• More than 30 days past due	3	158	349	–	507	–	–
Stage 3, credit-impaired financial assets	90	4,201	1,761	2	5,964	5	591
Gross balance ²	43,915	144,832	131,031	14,986	290,849	199,245	114,193
Stage 1	(6)	(128)	(388)	(12)	(528)	(49)	(26)
• Strong	(2)	(59)	(343)	(12)	(414)	(28)	(12)
• Satisfactory	(4)	(69)	(45)	–	(114)	(21)	(14)
Stage 2	(1)	(310)	(136)	–	(446)	(33)	(16)
• Strong	(1)	(4)	(92)	–	(96)	(4)	–
• Satisfactory	–	(217)	(15)	–	(232)	(20)	(9)
• Higher risk	–	(89)	(29)	–	(118)	(9)	(7)
Of which (stage 2):							
• Less than 30 days past due	–	(9)	(15)	–	(24)	–	–
• More than 30 days past due	–	(1)	(29)	–	(30)	–	–
Stage 3, credit-impaired financial assets	(7)	(2,214)	(871)	(2)	(3,087)	(2)	(98)
Total credit impairment	(14)	(2,652)	(1,395)	(14)	(4,061)	(84)	(140)
Net carrying value	43,901	142,180	129,636	14,972	286,788		
Stage 1 (%)	0.0	0.1	0.3	0.1	–	–	–
• Strong (%)	0.0	0.1	0.3	0.1	0.2	0.0	0.0
• Satisfactory (%)	0.0	0.2	0.8	–	0.3	0.1	0.0
Stage 2 (%)	0.5	3.9	6.9	–	4.5	0.8	1.1
• Strong (%)	2.4	0.2	6.3	–	3.0	0.3	–
• Satisfactory (%)	–	4.4	9.3	–	4.5	0.8	0.9
• Higher risk (%)	–	8.0	8.3	–	8.1	4.4	6.5
Of which (stage 2) (%):							
• Less than 30 days past due (%)	–	10.5	9.3	–	9.7	–	–
• More than 30 days past due (%)	–	0.6	8.3	–	5.9	–	–
Stage 3, credit-impaired financial assets (S3) (%)	7.8	52.7	49.5	100.0	51.8	40.0	16.6
• Stage 3 Collateral	–	314	678	–	992	–	56
• Stage 3 Cover ratio (after collateral) (%)	7.8	60.2	88.0	100.0	68.4	40.0	26.1
Cover ratio (%)	–	1.8	1.1	0.1	1.4	–	0.1
Fair value through profit or loss							
Performing	36,580	62,780	3	–	62,783	–	–
• Strong	28,277	39,351	3	–	39,354	–	–
• Satisfactory	8,303	23,429	–	–	23,429	–	–
• Higher risk	–	–	–	–	–	–	–
Impaired (CG13-14)	92	14	–	–	14	–	–
Gross balance (FVTPL) ³	36,672	62,794	3	–	62,797	–	–
Net carrying value (incl FVTPL)	80,573	204,974	129,639	14,972	349,585	–	–

1 Comparatives have been restated in accordance with RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

2 Loans and advances includes reverse repurchase agreements and other similar secured lending of \$8,242 million under Customers and of \$3,724 million under Banks, held at amortised cost

3 Loans and advances includes reverse repurchase agreements and other similar secured lending of \$50,443 million under Customers and of \$33,689 million under Banks, held at fair value through profit or loss

Credit impairment charge

	9 months ended 30.09.26			9 months ended 30.09.25 ¹		
	Stage 1 & 2 \$million	Stage 3 \$million	Total \$million	Stage 1 & 2 \$million	Stage 3 \$million	Total \$million
Corporate & Investment Banking	158	(32)	126	129	(76)	53
Wealth & Retail Banking	61	349	410	100	369	469
Central & other items	1	(1)	–	–	2	2
Credit impairment charge/(release)	220	316	536	229	295	524

1 Comparatives have been restated in accordance with RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

Capital review

Capital ratios

	30.09.26	30.06.26	Change ¹	31.12.25	Change ¹
CET1 (%)	13.8	14.2	(31)	14.1	(28)
Tier 1 capital (%)	17.3	17.6	(34)	17.0	26
Total capital (%)	20.2	21.1	(88)	20.6	(41)

Capital base²

	30.09.26 \$million	30.06.26 \$million	Change ³ %	31.12.25 \$million	Change ³ %
CET1 capital instruments and reserves					
Capital instruments and the related share premium accounts	5,076	5,084	–	5,120	(1)
Of which: share premium accounts	3,989	3,989	–	3,989	–
Retained earnings	24,976	26,601	(6)	24,528	2
Accumulated other comprehensive income (and other reserves)	8,622	9,458	(9)	10,406	(17)
Non-controlling interests (amount allowed in consolidated CET1)	237	257	(8)	262	(10)
Independently reviewed interim and year-end profits	5,398	3,658	48	5,100	6
Foreseeable dividends	(1,139)	(780)	46	(1,377)	(17)
CET1 capital before regulatory adjustments	43,170	44,278	(3)	44,039	(2)
CET1 regulatory adjustments					
Additional value adjustments (prudential valuation adjustments)	(825)	(746)	11	(693)	19
Intangible assets (net of related tax liability)	(6,541)	(6,328)	3	(6,145)	6
Deferred tax assets that rely on future profitability (excludes those arising from temporary differences)	(10)	(19)	(47)	(15)	(33)
Fair value reserves related to net losses on cash flow hedges	1,276	303	321	(315)	(505)
Deduction of amounts resulting from the calculation of excess expected loss	(571)	(538)	6	(599)	(5)
Net losses on liabilities at fair value resulting from changes in own credit risk	322	395	(18)	412	(22)
Defined-benefit pension fund assets	(230)	(224)	3	(149)	54
Fair value gains arising from the institution's own credit risk related to derivative liabilities	(125)	(76)	64	(70)	79
Exposure amounts which could qualify for risk weighting of 1250%	(24)	(42)	(43)	(25)	(4)
Total regulatory adjustments to CET1	(6,728)	(7,275)	(8)	(7,599)	(11)
CET1 capital	36,442	37,003	(2)	36,440	–
Additional Tier 1 capital (AT1) instruments	9,102	9,105	–	7,529	21
AT1 regulatory adjustments	(20)	(20)	–	(20)	–
Tier 1 capital	45,524	46,088	(1)	43,949	4
Tier 2 capital instruments	7,725	9,106	(15)	9,308	(17)
Tier 2 regulatory adjustments	(30)	(30)	–	(30)	–
Tier 2 capital	7,695	9,076	(15)	9,278	(17)
Total capital	53,219	55,164	(4)	53,227	–
Total risk-weighted assets	263,274	261,451	1	258,031	2

1 Change in percentage points difference between two points rather than percentage change

2 Capital base is prepared on the regulatory scope of consolidation

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

Movement in total capital

	9 months ended 30.09.26 \$million	12 months ended 31.12.25 \$million
CET1 at 1 January	36,440	35,190
Ordinary shares issued in the period and share premium	–	–
Share buyback	(2,500)	(2,800)
Profit for the period	5,398	5,100
Foreseeable dividends deducted from CET1	(1,139)	(1,377)
Difference between dividends paid and prior year accruals	(712)	(557)
Movement in goodwill and other intangible assets	(396)	(449)
Foreign currency translation differences	41	931
Non-controlling interests	(26)	26
Movement in eligible other comprehensive income	(428)	283
Deferred tax assets that rely on future profitability	5	16
Decrease/(Increase) in excess expected loss	26	101
Additional value adjustments (prudential valuation adjustment)	(132)	(69)
Exposure amounts which could qualify for risk weighting	1	18
Fair value gains arising from the institution's own Credit Risk related to derivative liabilities	(55)	27
Others	(81)	–
CET1 at 30 September/31 December	36,442	36,440
AT1 at 1 January	7,509	6,482
Net issuances	1,575	1,026
Foreign currency translation difference	(2)	1
AT1 at 30 September/31 December	9,082	7,509
Tier 2 capital at 1 January	9,278	11,419
Regulatory amortisation	(219)	(227)
Net (redemptions)	(1,136)	(2,175)
Foreign currency translation and fair value differences	(227)	251
Tier 2 ineligible minority interest	7	10
Others	(8)	–
Tier 2 capital at 30 September/31 December	7,695	9,278
Total capital at 30 September/31 December	53,219	53,227

Risk-weighted assets by business

	30.09.26			
	Credit risk \$million	Operational risk \$million	Market risk \$million	Total risk \$million
Corporate & Investment Banking	133,930	23,826	27,753	185,509
Wealth & Retail Banking	46,140	11,884	–	58,024
Central & other items	16,951	(599)	3,389	19,741
Total risk-weighted assets	197,021	35,111	31,142	263,274

	30.06.26			
	Credit risk \$million	Operational risk \$million	Market risk \$million	Total risk \$million
Corporate & Investment Banking	132,322	23,826	29,164	185,312
Wealth & Retail Banking	45,517	11,884	–	57,401
Central & other items	16,243	(599)	3,094	18,738
Total risk-weighted assets	194,082	35,111	32,258	261,451

	31.12.25 ¹			
	Credit risk \$million	Operational risk \$million	Market risk \$million	Total risk \$million
Corporate & Investment Banking	125,188	23,883	26,713	175,784
Wealth & Retail Banking	47,349	11,958	–	59,307
Central & other items	19,608	(618)	3,950	22,940
Total risk-weighted assets	192,145	35,223	30,663	258,031

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

Movement in risk-weighted assets

	Credit risk ¹				Operational risk \$million	Market risk \$million	Total risk \$million
	Corporate & Investment Banking \$million	Wealth & Retail Banking \$million	Central & other items \$million	Total \$million			
At 1 January 2025	124,378	48,714	16,211	189,303	29,479	28,283	247,065
Assets growth & mix ²	(2,360)	(1,927)	2,698	(1,589)	–	–	(1,589)
Asset quality ²	2,070	(593)	494	1,971	–	–	1,971
Model Updates	(1,265)	198	–	(1,067)	–	63	(1,004)
Methodology and policy changes	–	–	–	–	–	–	–
Acquisitions and disposals	(293)	(92)	(19)	(404)	–	–	(404)
Foreign currency translation	2,658	1,049	224	3,931	–	–	3,931
Other, Including non-credit risk movements	–	–	–	–	5,744	2,317	8,061
At 31 December 2025	125,188	47,349	19,608	192,145	35,223	30,663	258,031
Assets growth & mix	9,941	(601)	(2,782)	6,558	–	–	6,558
Asset quality	(1,075)	132	79	(864)	–	–	(864)
Model Updates	508	(502)	–	6	–	(677)	(671)
Methodology and policy changes	–	–	–	–	–	–	–
Acquisitions and disposals	–	–	–	–	–	–	–
Foreign currency translation	(632)	(238)	46	(824)	–	–	(824)
Other, Including non-credit risk movements	–	–	–	–	(112)	1,156	1,044
At 30 September 2026	133,930	46,140	16,951	197,021	35,111	31,142	263,274

1 Comparatives have been re-presented in accordance with the RNS titled 'Re-presentation of Financial Information' issued on 25 March 2026

2 Prior period comparatives have been represented to reflect movements in asset growth & mix previously reflected within asset quality

Leverage ratio

	30.09.26 \$million	30.06.26 \$million	Change ¹ %	31.12.25 \$million	Change ¹ %
Tier 1 capital	45,524	46,088	(1)	43,949	4
Derivative financial instruments	88,341	82,225	7	65,782	34
Derivative cash collateral	14,783	14,394	3	12,868	15
Securities financing transactions (SFTs)	102,688	105,739	(3)	96,096	7
Loans and advances and other assets	792,802	791,048	–	745,209	6
Total on-balance sheet assets	998,614	993,406	1	919,955	9
Regulatory adjustments ²	(106,933)	(110,750)	(3)	(96,565)	11
Derivatives adjustments					
Derivatives netting	(71,070)	(63,439)	12	(51,827)	37
Adjustments to cash collateral	(10,945)	(10,785)	1	(10,011)	9
Net written credit protection	3,576	2,568	39	2,604	37
Potential future exposure on derivatives	66,345	60,640	9	58,062	14
Total derivatives adjustments	(12,094)	(11,016)	10	(1,172)	932
Counterparty risk leverage exposure measure for SFTs	9,189	6,828	35	6,715	37
Off-balance sheet items	110,997	110,336	1	117,341	(5)
Regulatory deductions from Tier 1 capital	(8,350)	(8,039)	4	(8,084)	3
Total exposure measure excluding claims on central banks	991,423	980,765	1	938,190	6
Leverage ratio excluding claims on central banks (%)³	4.6	4.7	(11)	4.7	(9)
Average leverage exposure measure excluding claims on central banks	1,000,024	977,419	2	949,214	5
Average leverage ratio excluding claims on central banks (%)³	4.5	4.6	(3)	4.6	(7)
Countercyclical leverage ratio buffer (%)³	0.1	0.1	–	0.1	–
G-SII additional leverage ratio buffer (%)³	0.4	0.4	–	0.4	–

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

2 Includes regulatory consolidation adjustments, including qualifying central bank claims, unsettled regular-way trades, and Hong Kong Certificates of Indebtedness (HK COI), effective from July 2026

3 Change in percentage points difference between two points rather than percentage change

Financial statements

Condensed consolidated interim income statement

For the nine months ended 30 September 2026

	9 months ended 30.09.26 \$million	9 months ended 30.09.25 (Restated) \$million
Interest income	17,658	18,619
Interest expense	(13,183)	(14,167)
Net interest income	4,475	4,452
Fees and commission income	4,967	4,090
Fees and commission expense	(945)	(811)
Net fee and commission income	4,022	3,279
Net trading income	8,829	7,946
Other operating income	59	339
Operating income	17,385	16,016
Staff costs ¹	(6,590)	(6,066)
Premises costs	(270)	(273)
General administrative expenses ¹	(2,042)	(2,216)
Depreciation and amortisation	(845)	(836)
Operating expenses	(9,747)	(9,391)
Operating profit before impairment losses and taxation	7,638	6,625
Credit impairment	(536)	(524)
Goodwill, property, plant and equipment and other impairment	(28)	(41)
(Loss)/profit from associates and joint ventures	(40)	89
Profit before taxation	7,034	6,149
Taxation	(1,601)	(1,525)
Profit for the period	5,433	4,624
Profit attributable to:		
Non-controlling interests	23	15
Parent company shareholders	5,410	4,609
Profit for the period	5,433	4,624
	cents	cents
Earnings per share:		
Basic earnings per ordinary share	220.6	173.9
Diluted earnings per ordinary share	214.3	169.0

1 Staff costs in the prior year have reduced by \$566 million to \$6,066 million and General administrative expenses have increased by \$566 million to \$2,216 million, reflecting the re-presentation of capitalised Staff costs previously deducted from General administrative expenses

Condensed consolidated interim statement of comprehensive income

For the nine months ended 30 September 2026

	9 months ended 30.09.26 \$million	9 months ended 30.09.25 \$million
Profit for the period	5,433	4,624
Other comprehensive (loss)/income		
Items that will not be reclassified to income statement:	167	168
Own credit gains/(losses) on financial liabilities designated at fair value through profit or loss	117	(93)
Equity instruments at fair value through other comprehensive income	5	262
Actuarial gains on retirement benefit obligations	98	29
Revaluation deficit	(2)	(11)
Taxation relating to components of other comprehensive income	(51)	(19)
Items that may be reclassified subsequently to income statement:	(1,917)	1,325
Exchange differences on translation of foreign operations:		
Net (losses)/gains taken to equity	(22)	790
Net gains/(losses) on net investment hedges	52	(28)
Share of other comprehensive income/(loss) from associates and joint ventures	52	(8)
Debt instruments at fair value through other comprehensive income:		
Net valuation (losses)/gains taken to equity	(506)	281
Reclassified to income statement	36	(45)
Net impact of expected credit losses	3	1
Cash flow hedges:		
Net movements in cash flow hedge reserve	(1,885)	425
Taxation relating to components of other comprehensive income	353	(91)
Other comprehensive (loss)/income for the period, net of taxation	(1,750)	1,493
Total comprehensive income for the period	3,683	6,117
Total comprehensive income attributable to:		
Non-controlling interests	12	31
Parent company shareholders	3,671	6,086
Total comprehensive income for the period	3,683	6,117

Condensed consolidated interim balance sheet

As at 30 September 2026

	30.09.26 \$million	31.12.25 \$million
Assets		
Cash and balances at central banks	72,944	77,746
Financial assets held at fair value through profit or loss	221,652	195,257
Derivative financial instruments	88,340	65,782
Loans and advances to banks	47,888	43,901
Loans and advances to customers	315,237	286,788
Investment securities	162,105	166,956
Other assets	73,623	67,931
Current tax assets	398	574
Prepayments and accrued income	3,126	3,058
Interests in associates and joint ventures	1,544	1,426
Goodwill and intangible assets	6,601	6,231
Property, plant and equipment	2,469	2,559
Deferred tax assets	689	493
Retirement benefit schemes in surplus	241	154
Assets classified as held for sale	1,757	1,099
Total assets	998,614	919,955
Liabilities		
Deposits by banks	28,751	30,846
Customer accounts	558,282	530,161
Repurchase agreements and other similar secured borrowing	5,613	7,757
Financial liabilities held at fair value through profit or loss	97,633	89,597
Derivative financial instruments	92,384	68,204
Debt securities in issue	83,049	72,858
Other liabilities	60,341	46,655
Current tax liabilities	924	709
Accruals and deferred income	7,184	7,358
Subordinated liabilities and other borrowed funds	7,463	8,834
Deferred tax liabilities	634	752
Provisions for liabilities and charges	387	401
Retirement benefit schemes in deficit	295	323
Liabilities included in disposal groups held for sale	487	914
Total liabilities	943,427	865,369
Equity		
Share capital and share premium account	6,570	6,614
Other reserves	8,622	10,406
Retained earnings	30,427	29,573
Total parent company shareholders' equity	45,619	46,593
Other equity instruments	9,102	7,528
Total equity excluding non-controlling interests	54,721	54,121
Non-controlling interests	466	465
Total equity	55,187	54,586
Total equity and liabilities	998,614	919,955

Condensed consolidated interim statement of changes in equity

For the nine months ended 30 September 2026

	Ordinary share capital and share premium account	Preference share capital and share premium account	Capital and merger reserves ¹	Own credit adjustment reserve	Fair value through other comprehensive income reserve debt	Fair value through other comprehensive income reserve equity	Cash flow hedge reserve	Translation reserve	Retained earnings	Parent company shareholders' equity	Other equity instruments	Non-controlling interests	Total
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
As at 1 January 2025	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	-	-	-	-	-	-	-	-	5,085	5,085	-	12	5,097
Other comprehensive (loss)/income ²	-	-	-	(134)	284	236 ⁵	311	885	103 ^{2,6}	1,685	-	33	1,718
Distributions	-	-	-	-	-	-	-	-	-	-	-	(50)	(50)
Other equity instruments issued, net of expenses	-	-	-	-	-	-	-	-	-	-	1,989	-	1,989
Redemption of other equity instruments	-	-	-	-	-	-	-	-	-	-	(1,000)	-	(1,000)
Treasury shares net movement	-	-	-	-	-	-	-	-	(452)	(452)	-	-	(452)
Share option expense ⁷	-	-	-	-	-	-	-	-	220	220	-	-	220
Dividends on ordinary shares	-	-	-	-	-	-	-	-	(954)	(954)	-	-	(954)
Dividends on preference shares and AT1 securities	-	-	-	-	-	-	-	-	(527)	(527)	-	-	(527)
Share buyback ³	(81)	-	81	-	-	-	-	-	(2,800)	(2,800)	-	-	(2,800)
Other movements	-	-	-	-	(27)	-	-	46	(71)	(52)	37	76 ⁴	61
As at 31 December 2025	5,120	1,494	17,654	(412)	16	540	315	(7,707)	29,573	46,593	7,528	465	54,586
Profit for the period	-	-	-	-	-	-	-	-	5,410	5,410	-	23	5,433
Other comprehensive (loss)/income ²	-	-	-	90	(348)	(20) ⁹	(1,591)	41	89 ^{2,10}	(1,739)	-	(11)	(1,750)
Distributions	-	-	-	-	-	-	-	-	-	-	-	(43)	(43)
Other equity instruments issued, net of expenses	-	-	-	-	-	-	-	-	-	-	1,576	-	1,576
Treasury shares net movement	-	-	-	-	-	-	-	-	(285)	(285)	-	-	(285)
Share option expense ⁷	-	-	-	-	-	-	-	-	240	240	-	-	240
Dividends on ordinary shares	-	-	-	-	-	-	-	-	(1,551)	(1,551)	-	-	(1,551)
Dividends on preference shares and AT1 securities	-	-	-	-	-	-	-	-	(538)	(538)	-	-	(538)
Share buyback ^{3,8}	(44)	-	44	-	-	-	-	-	(2,500)	(2,500)	-	-	(2,500)
Other movements	-	-	-	-	-	-	-	-	(11)	(11)	(2)	32 ⁴	19
As at 30 September 2026	5,076	1,494	17,698	(322)	(332)	520	(1,276)	(7,666)	30,427	45,619	9,102	466	55,187

1 Includes capital reserve of \$5 million (31 December 2025: \$5 million), capital redemption reserve of \$582 million (31 December 2025: \$538 million) and merger reserve of \$17,111 million (31 December 2025: \$17,111 million)

2 Includes actuarial (loss)/gain, net of taxation on group defined benefit schemes

3 During 2025, the Group announced the following share buybacks: a share buyback of up to \$1,500 million in February 2025, which was completed in July 2025; and a share buyback of up to \$1,300 million in July 2025, which was completed in January 2026

4 Movements in 2026 primarily includes non-controlling interest related to Trust Bank Singapore Limited (\$18 million) and Libeara Pte. Ltd (\$15 million) offset by Anchorpoint Financial Limited (\$1 million). Movements in 2025 are primarily from Mox Bank Limited (\$26 million), Standard Chartered Research and Technology India Private Limited (\$12 million), Zodia Markets Holdings Limited (\$15 million), Trust Bank Singapore Limited (\$8 million), Anchorpoint Financial Limited (\$6 million), Financial Inclusion Tech (\$6 million) and Furaha Holding Ltd (\$3 million)

5 Includes \$348 million mark-to-market gain on equity instruments (net of tax), \$103 million relating to transfer of gain on sale of equity investment to retained earnings and reversal of deferred tax liability \$9 million

6 Includes \$103 million gain on sale of equity investment in other comprehensive income reserve transferred to retained earnings partly offset by \$9 million capital gain tax

7 All the amounts are net of tax

8 During 2026, the Group announced the following share buybacks: a share buyback of up to \$1,500 million in February 2026, which was completed in June 2026; and a share buyback of up to \$1,000 million in July 2026, which is ongoing as at 30 September 2026

9 Includes \$2 million mark-to-market loss on equity instruments (net of tax) and \$18 million gain on sale of equity investment in other comprehensive income reserve transferred to retained earnings

10 Includes \$18 million gain on sale of equity investment in other comprehensive income reserve transferred to retained earnings

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 2026. 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 2025, 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 2026 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 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 2025, unless otherwise stated. This document was approved by the Board on 28 October 2026. The statutory accounts for the year ended 31 December 2025 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.

Comparatives

Comparatives have been restated in the income statement in line with the current year with respect to Staff costs and General administrative expenses. Details of these changes are set out in the income statement.

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 28 October 2026. 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

	3 months ended 30.09.26 \$million	3 months ended 30.06.26 \$million	3 months ended 30.09.25 \$million
Interest income	6,099	5,770	6,134
Adjustment for trading book funding cost and others	225	216	247
Adjusted interest income	6,324	5,986	6,381
Average interest-earning assets ¹	580,402	567,122	560,336
Gross yield (%)	4.32	4.23	4.52
Interest expense	4,625	4,300	4,726
Adjustment for trading book funding cost and others	(1,267)	(1,185)	(1,082)
Adjusted interest expense	3,358	3,115	3,644
Average interest-bearing liabilities ¹	634,057	619,192	599,796
Rate paid (%)	2.10	2.02	2.41
Net yield (%)	2.22	2.21	2.11
Adjusted net interest income	2,966	2,871	2,737
Net interest margin (%)	2.03	2.03	1.94

¹ Average interest-earning assets and interest-bearing liabilities are adjusted for cash collateral balances in other assets and other liabilities that are related to the Global Markets trading book

Important notices

Forward-looking statements

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

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

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

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

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

Non-IFRS performance measures and alternative performance measures

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

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.

Important notices

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.

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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By Order of the Board
Scott Corrigan
Group Company Secretary

Hong Kong, 28 October 2026

As at the date of this announcement, the Board of Directors of Standard Chartered PLC comprises:

Chair:

Maria da Conceicao das Neves Calha Ramos

Executive Director:

William Thomas Winters, CBE (Group Chief Executive) and Manus James MacGregor Costello (Group Chief Financial Officer)

Independent Non-Executive Directors:

Shirish Moreshwar Apte; Jacqueline Hunt; Diane Enberg Jurgens; Robin Ann Lawther, CBE; Lincoln Leong Kwok Kuen; Tanate Phutrakul; Philip George Rivett (Senior Independent Director); David Tang and Linda Yi-chuang Yueh, CBE