



PRESENTATION OF FINANCIAL INFORMATION – UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE FIRST QUARTER ENDED 31 MARCH 2026 OF SCPLC

The Offering Memorandum dated 7 April 2026 (the "Offering Memorandum") is hereby supplemented with the following information, which shall be deemed to be incorporated in, and to form part of, the Offering Memorandum. Save as otherwise defined herein, terms defined in the Offering Memorandum have the same meaning as used herein. For the avoidance of doubt, "SCPLC" refers to Standard Chartered PLC, "SCB" refers to Standard Chartered Bank, "SCBSL" refers to Standard Chartered Bank (Singapore) Limited (the Issuer, which is a wholly-owned subsidiary of SCB), "SCPLC Group" refers to SCPLC, its subsidiaries and its subsidiary undertakings and "SCBSL Group" refers to SCBSL and its consolidated subsidiaries.

On 30 April 2026, SCPLC published its unaudited consolidated financial results for the three-month period ended 31 March 2026 (the "**SCPLC First-Quarter Financial Information**"). SCBSL, as the Issuer of the Covered Bonds offered hereby, is an indirect wholly-owned subsidiary of SCPLC. The SCPLC First-Quarter Financial Information includes certain "Supplementary Financial Information" such as the underlying performance of SCPLC by key geography, including Singapore, which is set out in the table below (the "**Singapore First-Quarter Financial Information**").

SCBSL does not ordinarily publish audited consolidated financial information other than on an annual basis, and SCBSL's audited consolidated financial statements as at and for the year ended 31 December 2025 are included in the Offering Memorandum. Accordingly, while the composition of the Singapore First-Quarter Financial Information does include the underlying financial performance of certain entities of the SCBSL Group as at and for the three-month period ended 31 March 2026 (and which accounts for the substantial proportion of the line items presented), it also includes financial information from other SCPLC entities located in or doing business in Singapore but which are not subsidiaries of SCBSL (or which are otherwise part of the SCBSL Group), for example, other subsidiaries of SCPLC. Further, the Singapore First-Quarter Financial Information is presented in United States dollars, whereas SCBSL presents its audited financial information in Singapore dollars, as set out and more fully described in the Offering Memorandum.

As the Singapore First-Quarter Financial Information forms part of the SCPLC First-Quarter Financial Information and relates to the SCPLC Group rather than the SCBSL Group, they are not representative of SCBSL or the SCBSL Group's financial performance and condition as at and for the three-month period ended 31 March 2026, and are not comparable to the financial results of SCBSL or the SCBSL Group for any financial period. Prospective investors should exercise caution accordingly in its assessment of this information.

Further, the SCPLC First-Quarter Financial Information that has been included herein has neither been audited nor subjected to any review by the auditors of SCPLC, SCBSL or any other auditors and accordingly should not be relied upon by investors to provide the same quality of information associated with information that has been subject to an audit or review by an independent auditor. There can be no assurance that if such financial statements had been audited or reviewed that there would be no change in the financial statements and that such changes would not be material. The following table shows the Singapore First-Quarter Financial Information, as derived from and disclosed in the SCPLC First-Quarter Financial Information:


Three-month period ended 31 March

	2026	2025¹
	<i>In United States dollar (US\$) millions</i>	
Operating Income	770	728
Operating Expenses	(505)	(421)
Operating profit before impairment losses and taxation	265	307
Credit impairment	(70)	(24)
Other impairment	(1)	(3)
Profit/ (loss) from associates and joint ventures	(3)	1
Profit before taxation¹	191	281
Total assets employed	128,355	108,878
Loans and advances to customers (incl FVTPL & reverse repos) ²	68,781	64,689
Loans and advances to customers (excl FVTPL & reverse repos) ²	65,974	63,523
Total liabilities employed	118,745	102,866
Customer accounts (incl FVTPL & repos)	105,840	93,047
Customer accounts (excl FVTPL & repos)	105,105	92,580

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 Q1'26: \$52,237 million and Q1'25: \$55,151 million