

SUPPLEMENTARY PROSPECTUS DATED 2 JANUARY 2026



Standard Chartered PLC

(Incorporated as a public limited company in England and Wales with registered number 966425)

Standard Chartered Bank

(Incorporated with limited liability in England by Royal Charter with reference number ZC18)

U.S.\$77,500,000,000 Debt Issuance Programme

This supplement (the "**Supplementary Prospectus**", which definition shall include all information incorporated by reference herein) to the base prospectus dated 23 April 2025 (the "**Base Prospectus**", which definition includes the base prospectus and all information incorporated by reference therein), as supplemented by the supplementary prospectuses dated 2 May 2025, 31 July 2025 and 30 October 2025, constitutes a supplementary prospectus for the purposes of Article 23 of Regulation (EU) 2017/1129 as it forms part of the domestic law of the United Kingdom by virtue of the European Union (Withdrawal) Act 2018 (the "**UK Prospectus Regulation**"), and is prepared in connection with the U.S.\$77,500,000,000 debt issuance programme (the "**Programme**") established by Standard Chartered PLC ("**SCPLC**") and Standard Chartered Bank ("**SCB**") (each of SCPLC and SCB in such capacity an "**Issuer**" and together the "**Issuers**"). Terms defined in the Base Prospectus have the same meaning when used in this Supplementary Prospectus.

This Supplementary Prospectus is supplemental to, updates, must be read in conjunction with, and forms part of, the Base Prospectus and any other supplements to the Base Prospectus issued by the Issuers from time to time.

This Supplementary Prospectus has been approved by the FCA, as the United Kingdom competent authority under the UK Prospectus Regulation, as a supplement to the Base Prospectus in compliance with the UK Prospectus Regulation.

The Issuers accept responsibility for the information contained in this Supplementary Prospectus. To the best of the knowledge of the Issuers, the information contained in this Supplementary Prospectus is in accordance with the facts and makes no omission likely to affect its import.

1. PURPOSE OF THIS SUPPLEMENTARY PROSPECTUS

The purpose of this Supplementary Prospectus is to:

- (a) update certain information within the section entitled "Standard Chartered PLC" in the Base Prospectus; and

- (b) update certain information in respect of legal and regulatory matters within the section entitled "General Information" in the Base Prospectus.

2. **CHANGES TO THE SECTION ENTITLED "STANDARD CHARTERED PLC"**

The following wording shall be added after the last paragraph on page 127 to the Base Prospectus (as supplemented by the supplementary prospectuses dated 2 May 2025, 31 July 2025 and 30 October 2025):

"Further to the announcement dated 29 July 2025, Jason Forrester received the necessary regulatory approvals and was appointed Group Chief Risk Officer, effective 1 January 2026.

Sadia Ricke received the necessary regulatory approvals and remains on the SCB U.S. Risk Committee, effective 1 January 2026."

3. **CHANGES TO THE SECTION ENTITLED "GENERAL INFORMATION"**

The third and fourth sub-paragraphs of the fifth paragraph of the section entitled "General Information" in the Base Prospectus shall be deleted in their entirety and replaced with the following:

"Ongoing legal proceedings against the Group include:

- The Group receives legal claims against it in a number of jurisdictions and is subject to regulatory and enforcement investigations and proceedings from time to time. Apart from certain of the matters described below, the Group currently considers none of the ongoing claims, investigations or proceedings to be individually material. However, in light of the uncertainties involved in such matters there can be no assurance that the outcome of a particular matter or matters currently not considered to be material may not ultimately be material to the Group's results in a particular reporting period depending on, among other things, the amount of the loss resulting from the matter(s) and the results otherwise reported for such period.
- Since 2014, the Group has been named as a defendant in a series of lawsuits filed in the United States District Courts for the Southern and Eastern Districts of New York against a number of banks on behalf of plaintiffs who are, or are relatives of, victims of attacks in Iraq, Afghanistan and Israel. The plaintiffs in each of these lawsuits allege that the defendant banks aided and abetted the unlawful conduct of parties with connections to terrorist organisations in breach of the United States Anti-Terrorism Act. None of the lawsuits specify the amount of damages claimed. The Group continues to defend these lawsuits.
- In January 2020, a shareholder derivative complaint was filed by the City of Philadelphia in New York State Court against 45 current and former directors and senior officers of the Group. It is alleged that the individuals breached their duties to the Group and caused a waste of corporate assets by permitting the conduct that gave rise to the costs and losses to the Group related to legacy conduct and control issues. In February 2022, the New York State Court ruled in favour of Standard Chartered PLC's motion to dismiss the complaint. The plaintiffs are pursuing an appeal against the February 2022 ruling. A ruling on the plaintiffs' appeal is awaited.

- Since October 2020, four lawsuits had been filed in the English High Court against Standard Chartered PLC on behalf of more than 200 shareholders in relation to alleged untrue and/or misleading statements and/or omissions in information published by Standard Chartered PLC in its rights issue prospectuses of 2008, 2010 and 2015 and/or public statements regarding the Group's historic sanctions, money laundering and financial crime compliance issues. These lawsuits were brought under sections 90 and 90A of the Financial Services and Markets Act 2000. The trial of these lawsuits was due to start in late 2026; however, in December 2025, a settlement was reached with the claimants, and this matter is now concluded. The settlement amount is not material to the Group's operating results or financial position.
- Bernard Madoff's 2008 confession to running a Ponzi scheme through Bernard L. Madoff Investment Securities LLC ("**BMIS**") gave rise to a number of lawsuits against the Group. BMIS and the Fairfield funds (which invested in BMIS) are in bankruptcy and liquidation, respectively. Between 2010 and 2012, five lawsuits were brought against the Group by the BMIS bankruptcy trustee and the Fairfield funds' liquidators, in each case seeking to recover funds paid to the Group's clients pursuant to redemption requests made prior to BMIS' bankruptcy filing. The total amount sought in these cases exceeds U.S.\$300 million, excluding any pre-judgment interest that may be awarded. Three of the four lawsuits commenced by the Fairfield funds' liquidators have been dismissed and those dismissals were upheld by the appeal court. The fourth lawsuit has been dismissed and is not the subject of any further appeal. The Group continues to defend the lawsuit brought by the BMIS bankruptcy trustee.
- A number of Korean banks sold equity linked securities ("**ELS**") to customers, the redemption values of which are determined by the performance of various stock indices. From January 2021 to May 2023, Standard Chartered Bank Korea sold relevant ELS to its customers. Due to the performance of the Hang Seng China Enterprise Index, many customers of Korean banks experienced loss on their ELS investments. Standard Chartered Bank Korea has paid or offered compensation to its impacted customers. In November 2025, the Financial Supervisory Service issued a notice of a proposed regulatory penalty relating to the ELS matter, which Standard Chartered Bank Korea is contesting. Appropriate provisions have been recognised with respect to the proposed penalty amount and outstanding compensation claims. Such provisions are not material to the Group's operating results or financial position.
- In June 2025, a lawsuit was filed in the Singapore High Court against Standard Chartered Bank (Singapore) Limited ("**Standard Chartered Singapore**"), by three companies now in liquidation that had misappropriated funds from 1Malaysia Development Berhad ("**1MDB**"), seeking U.S.\$2.7 billion. The companies allege, among other things, that Standard Chartered Singapore knew or ought to have known that these companies were engaged in the fraud on 1MDB at the time that Standard Chartered Singapore effected transfers instructed by these companies. The companies allege that in doing so, Standard Chartered Singapore breached its mandate and applicable duties. Standard Chartered Singapore had reported the transaction activities of these companies before it closed their accounts in early 2013. Standard Chartered Singapore denies any and all liability and will defend this lawsuit.

- The Group is defending a lawsuit filed in the courts of Victoria, Australia, against a number of financial institutions by two companies in liquidation, Jabiru Satellite Limited and NewSat Limited. The claimants allege that the defendants breached implied obligations under loan agreements and acted unconscionably by declining to waive breaches and events of default and by refusing to continue funding their satellite project, ultimately resulting in the claimants entering receivership. The claimants have asserted loss and damage of up to U.S.\$4.81 billion from the defendants. In addition to having denied any and all liability, the defendants will contest the claimants' alleged losses, which the Group considers to be baseless. The trial of this claim is due to start in Q2 2026.

With the exception of the Korea ELS matter described above and certain other legal and regulatory matters for which provisions are recorded on the condensed consolidated interim balance sheet under Provisions for liabilities and charges as at 30 June 2025, the Group has concluded that the threshold for recording provisions pursuant to IAS 37 Provisions, Contingent Liabilities and Contingent Assets is not met with respect to the above matters; however, the outcomes of these matters are inherently uncertain and difficult to predict."

4. **GENERAL**

This Supplementary Prospectus will be available for so long as any Notes are outstanding under the Programme at the website of SCPLC at: <https://www.sc.com/en/investors/>.

To the extent that there is any inconsistency between: (a) any statement in this Supplementary Prospectus; and (b) any other statement in or incorporated by reference into the Base Prospectus or the supplementary prospectuses dated 2 May 2025, 31 July 2025 and 30 October 2025, the statements in (a) above will prevail.

Save as disclosed in this Supplementary Prospectus or the supplementary prospectuses dated 2 May 2025, 31 July 2025 and 30 October 2025, there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus.