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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)

25 March 2026

RE-PRESENTATION OF FINANCIAL INFORMATION

As previously announced at FY'25 results on 24 February 2026, Standard Chartered PLC (the Group) is making changes to financial disclosures and has today published a re-presentation of figures for the Group, business segments and key geographies.

To aid comparisons with prior periods a data pack with revised financial information has been made available today and can be found at the Group's website (here), which includes 12 quarters of historical financial information.

Note the re-presentation provided today has not resulted in any changes to the reported financial performance of the Group. Furthermore, all guidance given at FY'25 results presentation remains unchanged.

This re-presentation reflects three components:

1. Movement from underlying to reported financials

As previously announced at our FY'25 results, the Group's presentation of financials is changing from an underlying to a reported basis, with the presentation of interest income and non-interest income continuing on an adjusted basis (which includes adjustments for Trading Book Funding Cost).

Items previously reported below the line, including Fit for growth cost-to-achieve, restructuring costs (including exit markets) and other items are now reported across income, costs, and impairments and within the relevant segments.

The re-presentation data pack, published on our website today, includes a breakdown of notable items within the results. These notable items primarily reflect accounting adjustments, gain/loss on sale of businesses or assets, legal charges & provisions, and goodwill impairment. Future notable items will be called out where relevant and material in subsequent reporting quarters. Unless otherwise stated, all group guidance is on a reported basis.

2. Changes to the Ventures segment

As previously announced at our FY'25 results, Digital Banks are now reported within the Wealth & Retail Banking (WRB) segment, and SCV is now reported within the Central & Other (C&O) segment.

- Within WRB, the Digital Banks' income is allocated to the respective product lines (Deposits & Mortgages, CCPL & other unsecured lending, Treasury & Other); and balance sheet items are also allocated accordingly.

- Digital Banks and SCV income are still shown as memo items within WRB and C&O respectively.

3. Other changes

As part of the re-presentation today, we are also incorporating other presentational changes, including: additional geographic loan disclosure; a revision to the definition of Network income; removal of the split of Global Markets sub-products.

We will provide further Group commentary and guidance at our Investor Event in May.

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

Chair:
María Da Conceicao Das Neves Calha Ramos

Executive Director:
William Thomas Winters, CBE (Group Chief Executive)

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