Standard Chartered PLC

Presentation of Financial Information

Standard Chartered PLC ("the Group") has today made available on its website (www.sc.com/en/investors/financial-results) a data-pack with revised financial information for the past eight quarters reflecting two changes to the presentation of its financial information. This is to aid comparisons with prior periods at its results for the first quarter of 2024 to be published on 2 May 2024.

The first change relates to the way the Group reports is geographic performance. As announced on 12 March 2024, effective 1 April 2024 the Group has changed its management structure to create a simpler and more efficient organisation. To ensure clear accountabilities to better drive global priorities through each of the business lines into the markets where they operate, the regional dimension will now be removed from the reporting structure.

Reflecting this change Asia, Africa & Middle East, Europe & Americas and Central & other items (region) will no longer be disclosed. The Group's Underlying performance by key market disclosure will now include Other, as a consolidation of all the other markets.

The second change reflects the Group renaming, reorganising and simplifying the external reporting of its segments and products. These changes provide clearer, more intuitive descriptions of the underlying business activities whilst bringing together products with similar income and balance sheet attributes.

The Group has renamed its Corporate, Commercial and Institutional Banking segment "Corporate and Investment Banking" (CIB). The product lines that serve CIB will be reported on the following basis:

- Transaction Services: This will comprise the Group's "Payments and Liquidity" product, previously named Cash Management, and Trade & Working capital. In addition, the Group will report income related to Securities Services, previously reported in its Financial Markets business in Financing & Securities Services in Transaction Services.
- Banking: This will comprise the Capital Markets & Advisory product, previously reported in the Financial Markets business in Financing Solutions & Issuance and the Lending & Financial Solutions product, previously reported in Lending and Portfolio Management
- Markets: The Macro Trading and Credit Trading products previously reported in Financial Markets will be reported in "Markets", in addition to related valuation and other adjustments previously reported in Financing & Securities Services

The Group has renamed its Consumer, Private and Business Banking segment "Wealth and Retail Banking" (WRB). The product lines that serve WRB will be reported on the following basis:

- Wealth Solutions: Wealth Management has been renamed "Wealth Solutions"
- CCPL & Other Unsecured Lending: no change
- **Deposits:** no change
- Mortgages & Other Secured Lending: This will comprise the Group's "Mortgages" product, previously named Mortgages & Auto and the Group's "Other Secured Lending" product, previously named Other Retail Products

 Deposits and Mortgages & Other Secured Lending products also includes income related to certain Small & Medium Enterprise clients (formerly known as Business Banking) previously reported in Transaction Banking Cash Management and Lending & Portfolio Management products

The changes summarised above have not resulted in any changes to the reported income or balances at the Group level and have had no impact on the consolidated results of the individual segments.

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