

**Standard Chartered Bank, Sri Lanka**

Rupees Thousands

Item	Current Period		Previous Period	
	From 01/01/2015 to 30/06/2015	From 01/01/2014 to 30/06/2014	From 01/01/2015 to 30/06/2015	From 01/01/2014 to 30/06/2014
<b>INCOME STATEMENT</b>				
Interest Income	3,676,486	4,138,207	3,676,486	4,138,207
Interest expense	946,682	1,259,885	946,682	1,259,885
<b>Net interest income</b>	<b>2,729,804</b>	<b>2,878,322</b>	<b>2,729,804</b>	<b>2,878,322</b>
Fees and Commission Income	711,425	699,009	711,425	699,009
Fees and Commission expenses	(35,560)	(46,143)	(35,560)	(46,143)
<b>Net fee and Commission income</b>	<b>675,865</b>	<b>652,866</b>	<b>675,865</b>	<b>652,866</b>
Net gain/(loss) from trading	624,199	757,085	624,199	757,085
Net gain/(loss) from financial instruments designated at fair value through profit or loss	164,676	(59,000)	164,676	(59,000)
Net gain/(loss) from financial investments	2,369	153,965	2,369	153,965
Other operating income (net)	81,287	108,161	81,287	108,161
<b>Total operating income</b>	<b>4,418,208</b>	<b>4,491,399</b>	<b>4,418,208</b>	<b>4,491,399</b>
<b>Impairment for Loans and other losses</b>				
Individual impairment	78,624	83,826	78,624	83,826
Collective impairment	(44,604)	(29,091)	(44,604)	(29,091)
Others	-	-	-	-
<b>Net operating income</b>	<b>4,444,180</b>	<b>4,378,482</b>	<b>4,444,180</b>	<b>4,378,482</b>
Personnel expenses	857,841	771,072	857,841	771,072
Depreciation and amortisation	64,238	65,624	64,238	65,624
Other expenses	810,566	593,122	810,566	593,122
<b>Operating profit/(loss) before value added tax (VAT)</b>	<b>2,711,435</b>	<b>2,948,664</b>	<b>2,711,435</b>	<b>2,948,664</b>
VAT on financial services	315,687	330,615	315,687	330,615
<b>Operating profit/(loss) after value added tax (VAT)</b>	<b>2,395,748</b>	<b>2,618,049</b>	<b>2,395,748</b>	<b>2,618,049</b>
Share of profits of associates and joint ventures	2,395,748	2,618,049	2,395,748	2,618,049
<b>Profit/(Loss) before tax</b>	<b>2,395,748</b>	<b>2,618,049</b>	<b>2,395,748</b>	<b>2,618,049</b>
Tax expense	746,855	978,058	746,855	978,058
<b>Profit/(Loss) for the period</b>	<b>1,648,893</b>	<b>1,639,991</b>	<b>1,648,893</b>	<b>1,639,991</b>
<b>Profit attributable to:</b>				
Owners of the parent	1,648,893	1,639,991	1,648,893	1,639,991
Non-controlling interests	-	-	-	-
Earnings per share				
Basic earnings per ordinary share	-	-	-	-
Diluted earnings per ordinary share	-	-	-	-

**Standard Chartered PLC**

US \$m

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	From 01/01/2015 to 30/06/2015	From 01/01/2014 to 30/06/2014	From 01/01/2015 to 30/06/2015	From 01/01/2014 to 30/06/2014
<b>CONSOLIDATED INCOME STATEMENT</b>				
Interest Income	7,687	8,603	7,687	8,603
Interest Expense	(2,695)	(2,999)	(2,695)	(2,999)
<b>Net interest income</b>	<b>4,992</b>	<b>5,604</b>	<b>4,992</b>	<b>5,604</b>
Fees and commission income	2,213	2,284	2,213	2,284
Fees and commission expense	(255)	(223)	(255)	(223)
Net trading income	969	954	969	954
Other operating income	859	635	859	635
<b>Non interest income</b>	<b>3,777</b>	<b>3,650</b>	<b>3,777</b>	<b>3,650</b>
<b>Operating income</b>	<b>8,769</b>	<b>9,254</b>	<b>8,769</b>	<b>9,254</b>
Staff costs	(3,232)	(3,454)	(3,232)	(3,454)
Premises costs	(402)	(441)	(402)	(441)
General administrative expenses	(965)	(875)	(965)	(875)
Depreciation and amortisation	(335)	(313)	(335)	(313)
<b>Operating expenses</b>	<b>(5,042)</b>	<b>(5,083)</b>	<b>(5,042)</b>	<b>(5,083)</b>
<b>Operating profit before impairment losses and taxation</b>	<b>3,727</b>	<b>4,171</b>	<b>3,727</b>	<b>4,171</b>
Impairment losses on loans and advances and other credit risk provisions	(1,652)	(846)	(1,652)	(846)
Other impairment	-	-	-	-
Goodwill impairment	-	-	-	-
Other	(86)	(185)	(86)	(185)
Profit from associates and joint ventures	109	113	109	113
Profit before taxation	2,098	3,253	2,098	3,253
Taxation	(587)	(848)	(587)	(848)
Profit for the year	1,511	2,404	1,511	2,404
Profit Attributable to:				
Non-controlling interests	19	44	19	44
Parent company shareholders	1,512	2,360	1,512	2,360
Profit for the year	1,531	2,404	1,531	2,404
Basic earnings per ordinary share	58.6c	94.6c	58.6c	94.6c
Diluted earnings per ordinary share	58.3c	94.0c	58.3c	94.0c

**Standard Chartered Bank, Sri Lanka**

Rupees Thousands

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<b>COMPREHENSIVE INCOME STATEMENT</b>				
Profit/(Loss) for the period	1,648,893	1,639,991	1,648,893	1,639,991
<b>Other Comprehensive income, net of tax</b>				
Changes in revaluation surplus	-	-	-	-
Actuarial gains and losses on defined benefit plans	-	-	-	-
Gains and losses from translating the financial statements of FCBU	-	-	-	-
Gains and losses on re-measuring available-for-sale financial assets	(120,778)	140,876	(120,778)	140,876
Gains and losses on cash flow hedges	-	-	-	-
Others	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Less: Tax expense/(income) relating to components of other comprehensive income	-	-	-	-
<b>Other comprehensive income for the period, net of taxes</b>	<b>(120,778)</b>	<b>140,876</b>	<b>(120,778)</b>	<b>140,876</b>
<b>Total comprehensive income for the period</b>	<b>1,528,117</b>	<b>1,780,867</b>	<b>1,528,117</b>	<b>1,780,867</b>
<b>Attributable to:</b>				
Owners of the parent	1,528,117	1,780,867	1,528,117	1,780,867
Non-controlling interests	-	-	-	-

**Standard Chartered Bank, Sri Lanka**

Rupees Thousands

For the Period Ended (30/06/2015)	Stated capital/Assigned capital				Reserves					Total	Non-Controlling Interest	Total Equity	
	Ordinary Voting Shares	Ordinary Non-Voting Shares	Assigned Capital	Reserve Fund	Revaluation Reserve	Retained Earnings	Other Reserves	Capital Reserve	Other				
Balance as at 01/01/15 (Opening Balance)	2,826,643	1,621,276	372,360	15,622,943	3,791,688	24,034,910	-	-	-	-	24,034,910	-	24,034,910
Total comprehensive income for the period	-	-	-	1,648,893	-	1,648,893	-	-	-	-	1,648,893	-	1,648,893
Profit/(Loss) for the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income (net of tax)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Share issues/increase in assigned capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves to reserves during the period	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation of property plant and equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as at 30/06/15 (Closing Balance)	2,826,643	1,654,254	372,360	17,238,858	3,876,741	25,962,658	-	-	-	-	25,962,658	-	25,962,658

**Standard Chartered PLC**

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For the Period Ended (30/06/2015)	CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY											
	Share Capital	Share Premium Account	Capital Redemption Reserve	Merger Reserve	Available for Sale Reserve	Cash Flow Hedge Reserve	Transation Reserve	Retained Earnings	Parent Company Shareholders' Equity	Non-Controlling Interests	Total	
Balance as at 01/01/15 (Opening Balance)	6718	-	18	12,421	456	(57)	(3,148)	30,024	46,432	306	46,738	
Profit for the year	-	-	-	-	-	-	1,512	1,512	19	1,531	1,531	
Other Comprehensive income	-	-	-	-	(13)	31	(555)	9	(528)	(30)	(558)	
Distributions	-	-	-	-	-	-	-	-	-	-	(17)	
Shares issued, net of expenses	5	-	-	-	-	-	-	-	-	5	5	
Other equity instruments issued, net of expenses	1,987	-	-	-	-	-	-	-	-	1,987	1,987	
Net own shares adjustment	-	-	-	-	-	-	(30)	(30)	(30)	(30)	(30)	
Share option expense, net of taxation	-	-	-	-	-	-	157	157	157	157	157	
Dividend, net of scrip	-	-	-	-	-	-	(468)	(468)	(468)	(468)	(468)	
Other decreases	-	-	-	-	-	-	-	-	-	(1)	(1)	
Balance as at 30/06/15 (Closing Balance)	6,723	1,987	18	12,421	443	(26)	(3,703)	31,204	49,067	277	49,344	

The financial information pertaining to Standard Chartered PLC for the six months ended 30th June 2015 is based on un-audited Condensed Consolidated Financial Statements approved by the Board of Directors on 5th August 2015.

**Standard Chartered Bank, Sri Lanka**

Rupees Thousands

Item	Current Period		Previous Period	
	As at 30/06/2015	As at 31/12/2014 (Audited)	As at 30/06/2015	As at 31/12/2014 (Audited)
<b>STATEMENT OF FINANCIAL POSITION</b>				
<b>Assets</b>				
Cash and cash equivalents	694,938	3,518,106	694,938	3,518,106
Balance with Central Bank	2,691,238	2,941,164	2,691,238	2,941,164
Placements with banks	26,327,474	11,922,246	26,327,474	11,922,246
Derivative financial instruments	1,102,741	470,207	1,102,741	470,207
Other financial assets held-for-trading	6,514,766	4,387,795	6,514,766	4,387,795
Financial assets designated at fair value through Profit and Loss	-	-	-	-
Loans and receivables to banks	3,426,466	14,039,433	3,426,466	14,039,433
Loans and receivables to other customers	48,456,847	57,091,200	48,456,847	57,091,200
Financial investments - held to maturity	35,856,097	27,485,025	35,856,097	27,485,025
Investments in subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	-	-
Property, Plant and Equipment	660,907	553,816	660,907	553,816
Investment properties	-	-	-	-
Goodwill and intangible assets	-	-	-	-
Deferred tax assets	161,755	161,754	161,755	161,754
Other Assets	889,119	2,988,694	889,119	2,988,694
<b>Total Assets</b>	<b>126,675,778</b>	<b>124,865,400</b>	<b>126,675,778</b>	<b>124,865,400</b>
<b>Liabilities</b>				
Due to banks	1,015,589	911,902	1,015,589	911,902
Derivative financial instruments	1,097,427	664,283	1,097,427	664,283
Other financial liabilities designated at fair value through profit and loss	-	-	-	-
Financial liabilities designated at fair value through Profit or Loss	25,328	22,390	25,328	22,390
Derivative financial instruments	58,651	63,313	58,651	63,313
Due to other customers	88,918,702	93,433,707	88,918,702	93,433,707
Other borrowings	397,966	15,060	397,966	15,060
Debt securities issued	1,743,382	1,061,795	1,743,382	1,061,795
Current tax liabilities	-	-	-	-
Deferred tax liabilities	-	-	-	-
Other provisions	728,117	18,769	728,117	18,769
Other liabilities	7,411,228	4,718,914	7,411,228	4,718,914
Due to subsidiaries	-	-	-	-
Subordinated term debts	-	-	-	-
<b>Total Liabilities</b>	<b>101,312,822</b>	<b>100,824,490</b>	<b>101,312,822</b>	<b>100,824,490</b>
<b>Equity</b>				
Stated capital/Assigned capital	2,626,643	2,626,643	2,626,643	2,626,643
Statutory reserve fund	1,654,254	1,621,276	1,654,254	1,621,276
Retained earnings	17,238,858	15,622,943	17,238,858	15,622,943
Other reserves	4,043,101	4,164,048	4,043,101	4,164,048
<b>Total shareholders' equity</b>	<b>25,562,856</b>	<b>24,034,910</b>	<b>25,562,856</b>	<b>24,034,910</b>
Non-controlling interest	-	-	-	-
<b>Total Equity</b>	<b>25,562,856</b>	<b>24,034,910</b>	<b>25,562,856</b>	<b>24,034,910</b>
<b>Total equity and liabilities</b>	<b>126,675,778</b>	<b>124,865,400</b>	<b>126,675,778</b>	<b>124,86</b>