

Standard Chartered Bank, Sri Lanka

Rupees Thousands

Item	INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2014 to 30/06/2014	From 01/01/2013 to 30/06/2013
Interest income	6,263,335	6,746,112
Interest expense	1,830,277	2,536,540
Net interest income	4,433,058	4,209,572
Fee and Commission income	1,120,865	1,277,716
Fee and Commission expenses	(62,719)	(175,625)
Net Fee and Commission Income	1,058,146	1,102,091
Net gain/(loss) from trading	1,036,059	1,478,242
Net gain/(Loss) from financial instruments designated at fair value through profit or loss	13,575	48,829
Net gain/(Loss) from financial investments	180,911	167,071
Other operating income(net)	166,297	152,078
Total operating income	6,888,466	7,257,983
Impairment for Loans and other losses	-	-
Individual impairment	154,219	75,654
Collective impairment	16,732	44,824
Others	-	-
Net operating income	6,717,995	7,137,505
Personnel expenses	1,219,023	1,240,245
Depreciation and amortisation	96,968	91,832
Other expenses	920,448	935,336
Operating profit/(loss) before value added tax (VAT)	4,480,556	4,870,092
VAT on financial services	583,142	674,502
Operating profit/(loss) after value added tax (VAT)	3,897,414	4,195,570
Share of profits of associates and joint ventures	-	-
Profit/(Loss) before tax	3,897,414	4,195,570
Tax expenses	1,204,068	1,528,447
Profit/(Loss) for the period	2,693,346	2,667,123
Profit attributable to:		
Owners of the parent	2,727,446	2,867,123
Non-controlling interests	-	-
Earnings per share		
Basic earnings per ordinary share	-	-
Diluted earnings per ordinary share	-	-

Standard Chartered PLC

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Item	CONSOLIDATED INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2014 to 30/06/2014	From 01/01/2013 to 30/06/2013
Interest Income	8,603	8,914
Interest Expense	(2,999)	(3,216)
Net interest income	5,604	5,698
Fees and commission income	2,284	2,338
Fees and commission expense	(223)	(243)
Net trading income	954	1,685
Other operating income	635	610
Non-interest income	3,556	4,390
Operating income	9,160	10,088
Staff costs (3,545)	(3,397)	-
Premises costs (441)	(426)	-
General administrative expenses (875)	(860)	-
Depreciation and amortisation (313)	(351)	-
Operating expenses	(5,083)	(5,034)
Operating profit before impairment losses and taxation	4,077	5,054
Impairment losses on loans and advances and other credit risk provisions (846)	(730)	-
Other impairment	-	-
Goodwill impairment	-	(1,000)
Other	(185)	(11)
Profit from associates	113	119
Profit before taxation	3,253	3,235
Taxation (849)	(1,089)	-
Profit for the period	2,404	2,236
Profit Attributable to:		
Non-controlling interests	44	55
Parent company shareholders	2,360	2,181
Profit for the period	2,404	2,236
Earnings per share:		
Basic earnings per ordinary share	94.0c	88.1c
Diluted earnings per ordinary share	94.0c	87.3c

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Rupees Thousands

Item	STATEMENT OF FINANCIAL POSITION	
	Current Period	Previous Period
	As at 30/06/2014	As at 31/12/2013 (Audited)
Assets		
Cash and cash equivalents	392,523	2,919,418
Balance with Central Bank	2,574,486	2,996,997
Placements with banks	12,631,025	13,866,071
Derivative financial instruments	982,056	697,198
Other financial assets held-for-trading	4,062,134	4,073,057
Financial assets designated at fair value through profit and loss	-	-
Loans and receivables to banks	13,728,778	6,999,864
Loans and receivables to other customers	55,822,539	49,564,730
Financial investments - available-for-sale	-	-
Investments in subsidiaries	-	-
Financial investments - held to maturity	-	-
Investments in associates and joint ventures	-	-
Property, Plant and Equipment	894,180	922,627
Goodwill and intangible assets	-	-
Deferred tax assets	159,011	159,011
Other Assets	1,833,737	4,537,892
Total Assets	123,284,500	110,732,048
Liabilities		
Due to banks	1,710,655	929,744
Derivative financial instruments	1,079,207	798,187
Other financial liabilities held-for-trading	-	-
Financial liabilities designated at fair value through profit and loss	-	-
Due to other customers	86,000,700	79,238,261
Other borrowings	1,950,119	-
Debt securities issued	-	-
Current tax liabilities	1,601,583	669,096
Other provisions	349,126	18,697
Other liabilities	2,974,108	3,250,821
Due to subsidiaries	-	-
Subordinated term debts	-	-
Total Liabilities	95,665,598	84,904,776
Equity		
Stated capital/Assigned capital	2,826,643	2,826,643
Statutory reserve fund	1,655,217	1,528,845
Reserves	16,216,142	14,725,668
Parent company shareholders	7,010,900	6,946,716
Total shareholders' equity	27,618,902	25,827,272
Non-controlling interests	27,618,902	25,827,272
Total equity and liabilities	123,284,500	110,732,048
Contingent liabilities and commitments	180,614,253	182,670,835
Memorandum Information	549	532
Number of Employees	10	10

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Item	CONSOLIDATED BALANCE SHEET	
	Current Period	Previous Period
	As at 30/06/2014	As at 30/06/2013
ASSETS		
Cash and Balances at Central Banks	62,182	57,621
Financial Assets held at Fair Value through Profit or Loss	36,497	28,135
Derivative Financial Instruments	48,105	54,548
Loans and Advances to Banks	87,324	73,305
Loans and Advances to Customers	299,209	285,353
Investment Securities	100,907	94,812
Other Assets	37,084	38,041
Current Tax Assets	290	198
Prepayments and Accrued Income	2,807	2,687
Interests in Associates and Joint Ventures	1,832	1,819
Goodwill and Intangible Assets	6,200	5,943
Property, Plant and Equipment	6,967	6,759
Deferred Tax Assets	634	736
Total Assets	690,138	648,957
LIABILITIES		
Deposits by Banks	49,189	45,012
Customer Accounts	380,609	371,314
Financial Liabilities held at Fair Value through Profit or Loss	26,916	22,456
Derivative Financial Instruments	47,785	53,781
Debt Securities in Issue	71,272	58,690
Other Liabilities	34,006	28,719
Current Tax Liabilities	1,162	1,286
Accruals and Deferred Income	5,154	4,212
Subordinated Liabilities and Other Borrowed Funds	24,691	18,393
Deferred Tax Liabilities	218	178
Provision for Liabilities and Charges	102	147
Retirement Benefit Obligations	472	411
Total Liabilities	641,576	604,599
EQUITY		
Share Capital	1,235	1,212
Reserves	47,042	43,556
Total Parent Company Shareholders' Equity	48,277	44,768
Non-controlling interests	285	590
Total Equity and Liabilities	690,138	648,957
COMMITMENTS AND CONTINGENCIES	223,731	232,893

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Assets	Assets at fair value				Assets at amortised cost			Total
	Trading	Derivatives held for hedging	Designated at fair value through profit or loss	Available for sale	Loans and receivables	Held to maturity	Non-financial assets	
Cash and balances at central banks	-	-	-	-	62,182	-	-	62,182
Financial assets held at fair value through profit or loss								
Loans and advances to banks	3,943	-	253	-	-	-	-	4,096
Loans and advances to customers	4,695	-	1,157	-	-	-	-	5,852
Treasury bills and other eligible bills	3,307	-	-	-	-	-	-	3,307
Debt securities	19,282	-	-	-	-	-	-	19,282
Equity shares	3,124	-	806	-	-	-	-	3,930
Derivative financial instruments	34,921	-	2,236	-	-	-	-	37,157
Derivative financial instruments	45,756	2,349	-	-	-	-	-	48,105
Loans and advances to banks	-	-	-	-	87,324	-	-	87,324
Loans and advances to customers	-	-	-	-	299,209	-	-	299,209
Investment securities								
Treasury bills and other eligible bills	-	-	-	-	22,928	30	-	22,958
Debt securities	-	-	-	-	72,792	2,556	66	75,414
Equity shares	-	-	-	-	2,535	-	-	2,535
Other assets	-	-	-	-	98,255	2,556	96	100,907
Total as at 30 June 2014	80,817	2,349	2,236	80,255	481,157	96	7,198	671,368
Cash and balances at central banks								
Financial assets held at fair value through profit or loss								
Loans and advances to banks	1,278	-	193	-	-	-	-	1,471
Loans and advances to customers	6,257	-	287	-	-	-	-	6,544
Treasury bills and other eligible bills	3,309	-	-	-	-	-	-	3,309
Debt securities	13,516	-	368	-	-	-	-	13,884
Equity shares	2,316	-	540	-	-	-	-	2,856
Derivative financial instruments	26,747	-	1,388	-	-	-	-	28,135
Derivative financial instruments	53,114	1,434	-	-	-	-	-	54,548
Loans and advances to banks	-	-	-	-	73,205	-	-	73,205
Loans and advances to customers	-	-	-	-	285,353	-	-	285,353
Investment securities								
Treasury bills and other eligible bills	-	-	-	-	22,370	-	-	22,370
Debt securities	-	-	-	-	65,793	3,946	-	69,739
Equity shares	-	-	-	-	2,703	-	-	2,703
Other assets	-	-	-	-	90,566	3,946	-	94,512
Total as at 30 June 2013	79,881	1,434	1,388	80,866	452,671	5,995	631,815	

Liabilities	Liabilities at fair value				Amortised Cost	Non-financial liabilities	Total
	Trading	Derivatives held for hedging	Designated at fair value through profit or loss	Available for sale			
Financial liabilities held at fair value through profit or loss	-	-	-	-	-	-	-
Deposits by banks	-	-	-	1,186	-	-	1,186
Customer accounts	-	-	-	9,914	-	-	9,914
Debt securities in issue	-	-	-	9,052	-	-	9,052
Short Positions	6,764	-	-	-	-	-	6,764
Derivative financial instruments	6,764	-	20,152	-	-	-	26,916
Deposits by banks	47,117	668	-	-	49,189	-	49,189
Customer accounts	-	-	-	-	380,609	-	380,609
Debt securities in issue	-	-	-	-	71,272	-	71,272
Other Liabilities	-	-	-	-	32,387	1,619	34,006
Subordinated liabilities and other borrowed funds	-	-	-	-	24,691	-	24,691
Total as at 30 June 2014	53,881	668	20,152	558,148	1,619	634,468	
Financial liabilities held at fair value through profit or loss							
Deposits by banks	-	-	-	378	-	-	378
Customer accounts	-	-	-	9,471	-	-	9,471
Debt securities in issue	-	-	-	6,834	-	-	6,834
Short Positions	5,773	-	-	-	-	-	5,773
Derivative financial instruments	5,773	-	16,683	-	-	-	22,456
Deposits by banks	52,757	1,024	-	-	45,012	-	53,781
Customer accounts	-	-	-	-	371,314	-	371,314
Debt securities in issue	-	-	-	-	58,690	-	58,690
Other Liabilities	-	-	-	-	27,405	1,314	28,719
Subordinated liabilities and other borrowed funds	-	-	-	-	18,393	-	18,393
Total as at 30 June 2013	58,530	1,024	16,683	528,814	1,314	598,365	

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Rupees Thousands

Item	COMPREHENSIVE INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2014 to 30/06/2014	From 01/01/2013 to 30/06/2013
Profit/(Loss) for the period	2,727,446	2,667,123
Other Comprehensive Income, net of tax		
Changes in revaluation surplus	-	