

Standard Chartered Bank, Sri Lanka Rupees Thousands

Item	INCOME STATEMENT	
	Current Period From 01/01/2014 to 30/06/2014	Previous Period From 01/01/2013 to 30/06/2013
Interest income	4,138,207	4,526,732
Interest expense	1,259,885	1,668,206
Net interest income	2,878,322	2,858,526
Fee and Commission income	699,009	764,957
Fee and Commissions expenses	(46,143)	(52,287)
Net fee and Commission income	652,866	732,670
Net gain/(loss) from trading	757,085	912,315
Net gain/(Loss) from financial instruments designated at fair value through profit or loss	(59,000)	(32,612)
Net gain/(Loss) from financial investments	153,965	132,536
Other operating income/(net)	108,161	110,110
Total operating income	4,491,399	4,713,545
Impairment for Loans and other losses		
Individual impairment	83,826	42,130
Collective impairment	29,091	65,514
Others	-	-
Net operating income	4,378,482	4,605,901
Personnel expenses	771,072	858,348
Depreciation and amortisation	65,624	58,679
Other expenses	593,122	594,708
Operating profit/(loss) before value added tax (VAT)	2,948,664	3,094,166
VAT on financial services	330,615	474,502
Operating profit/(loss) after value added tax (VAT)	2,618,049	2,619,664
Share of profits of associates and joint ventures	-	-
Profit/(Loss) before tax	2,618,049	2,619,664
Tax expenses	978,058	818,085
Profit/(loss) for the period	1,639,991	1,801,579
Profit attributable to:		
Owners of the parent	1,639,991	1,801,579
Non-controlling interests	-	-
1,639,991	1,801,579	
Earnings per share		
Basic earnings per ordinary share	94.6c	88.1c
Diluted earnings per ordinary share	94.0c	87.3c

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Item	CONSOLIDATED INCOME STATEMENT	
	Current Period From 01/01/2014 to 30/06/2014	Previous Period From 01/01/2013 to 30/06/2013
Interest Income	8,603	8,914
Interest Expense	(2,999)	(3,316)
Net interest income	5,604	5,598
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	3,850	4,390
Operating income	9,254	9,908
Staff costs	(3,454)	(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	4,171	4,954
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	112
Profit before taxation	3,253	3,325
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	94.6c	88.1c
Diluted earnings per ordinary share	94.0c	87.3c

Standard Chartered Bank, Sri Lanka Rupees Thousands

Item	STATEMENT OF FINANCIAL POSITION	
	Current Period As at 30/06/2014	Previous Period As at 31/12/2013 (Audited)
Assets		
Cash and cash equivalents	345,493	2,019,418
Balance with Central Bank	2,865,321	2,996,997
Placements with banks	19,467,199	13,966,071
Derivative financial instruments	248,314	697,198
Other financial assets held-for-trading	4,448,997	4,073,057
Financial assets designated at fair value through Profit and loss	-	-
Loans and receivables to banks	17,309,763	6,999,864
Loans and receivables to other customers	48,822,867	49,564,730
Financial investments - available-for-sale	34,536,098	25,295,183
Financial investments - held to maturity	-	-
Investments in subsidiaries	-	-
Investments in associates and joint ventures	-	-
Property, Plant and Equipment	901,873	922,627
Investment properties	-	-
Goodwill and intangible assets	-	-
Deferred tax assets	159,011	159,011
Other Assets	823,176	4,037,892
Total Assets	129,928,112	110,732,048
Liabilities		
Due to banks	9,646,443	929,744
Derivative financial instruments	694,165	798,187
Other financial liabilities held-for-trading	-	-
Financial liabilities designated at fair value through profit and loss	-	-
Due to other customers	88,610,933	79,238,261
Other borrowings	622,294	-
Debt securities issued	-	-
Current tax liabilities	1,839,142	669,066
Deferred tax liabilities	-	-
Other provisions	280,235	18,697
Other liabilities	1,916,571	3,250,821
Due to subsidiaries	-	-
Subordinated term debts	-	-
Total Liabilities	103,609,783	84,904,776
Equity		
Stated capital/Assigned capital	2,626,643	2,626,643
Statutory reserve fund	1,610,845	1,528,845
Retained earnings	15,283,059	14,725,068
Other reserves	6,797,782	6,346,716
Total shareholders' equity	26,318,329	25,827,272
Total Equity	26,318,329	25,827,272
Total equity and liabilities	129,928,112	110,732,048
Contingent liabilities and commitments	183,397,448	162,670,835
Memorandum Information		
Number of Employees	536	532
Number of Branches	10	10

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Item	CONSOLIDATED BALANCE SHEET	
	Current Period As at 30/06/2014	Previous Period 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	1,932	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	649,957
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
Retention 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	48,562	45,358
Total Equity and Liabilities	690,138	649,957
COMMITMENTS AND CONTINGENCIES	223,731	232,893

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Item	COMPREHENSIVE INCOME STATEMENT	
	Current Period From 01/01/2014 to 30/06/2014	Previous Period From 01/01/2013 to 30/06/2013
Profit/(Loss) for the period	1,639,991	1,801,579
Other Comprehensive income, net of tax		
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	(140,876)	(129,465)
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	-	-
Other comprehensive income for the period, net of taxes	(140,876)	(129,465)
Total comprehensive income for the period	1,499,115	1,672,114
Attributable to:		
Owners of the parent	1,499,115	1,672,114
Non-controlling interests	-	-
1,499,115	1,672,114	

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Item	CONSOLIDATED COMPREHENSIVE INCOME STATEMENT	
	Current Period From 01/01/2014 to 30/06/2014	Previous Period From 01/01/2013 to 30/06/2013
Profit for the period	2,404	2,236
Other comprehensive income:		
Items that will not be reclassified to Income statement:		
Actuarial gain/(losses) on retirement benefit obligations	(70)	44
Items that may be reclassified subsequently to income statement:		
Exchange differences on translation of foreign operations:		
Net gains/(losses) taken to equity	358	(1,112)
Net (losses)/gains on net investment hedges	(58)	81
Share of other comprehensive income from associates and joint ventures	6	(3)
Available-for-sale investments:		
Net valuation gains/(losses) taken to equity	278	(115)
Reclassified to income statement	(249)	(210)
Cash flow hedges:		
Net (losses)/gains taken to equity	67	(161)
Reclassified to income statement	3	(2)
Taxation relating to components of other comprehensive income	(30)	64
Other comprehensive income for the year, net of taxation	305	(1,414)
Total comprehensive income for the year	2,709	822
Total comprehensive income attributable to:		
Non-controlling interests	29	39
Parent company shareholders	2,680	783
2,709	822	

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Item	STATEMENT OF CASHFLOW	
	Current Period 30/06/2014	Previous Period 30/06/2013
Cash flows from operating activities		
Profit before tax	2,618,049	2,619,663
Adjustment for:		
Depreciation and amortisation	65,624	58,679
Net impairment loss on loans and advances	112,916	107,644
Net interest income	(2,878,322)	(2,858,525)
Provision for employee benefits	-	-
(Gain)/Loss on sale of property, plant and equipment	(1,424)	(2,181)
	(83,157)	(74,720)
Change in Statutory Deposits with Central Bank of Sri Lanka (CBSL)	131,676	(1,290,801)
Change in placements with banks	(5,501,128)	(21,103,185)
Change in loans and receivables to banks	(10,309,899)	3,400,701
Change in loans and receivables to other customers	741,863	3,213,744
Change in other assets	3,214,716	1,747,323
Change in due from banks	929,744	329,939
Change in other borrowings	8,716,699	(52,644)
Change in due to other customers	9,372,672	17,983,965
Change in derivative financial instruments	344,862	(56,324)
Change in other liabilities and provisions	(1,310,961)	(1,163,055)
Interest received	4,138,207	5,270,884
Interest paid	(1,259,885)	(1,285,623)
Tax paid	(138,597)	(688,357)
Net cash generated from/(used in) operating activities	9,866,792	6,231,845
Cash flows from investing activities		
Net Sale/(Acquisition) of Sri Lanka Government Securities Held for Trading	(375,940)	(942,692)
Net Acquisition of Sri Lanka Government Securities Available for Sale	(9,240,915)	(6,904,033)
Acquisition of property, plant and equipment	(55,278)	(101,074)
Proceeds from the sale of property, plant and equipment	11,416	5,723
Net cash (used in)/from investing activities	(9,660,717)	(7,942,076)
Cash flows from financing activities		
Amounts transferred to head office	(1,000,000)	-
Net cash from financing activities	(1,000,000)	-
Net increase/(decrease) in cash & cash equivalents	(1,673,925)	(1,710,231)
Cash and cash equivalents at the beginning of the period	2,019,418	2,293,977
Exchange difference in respect of cash & cash equivalent	-	-
Cash and cash equivalents at the end of the period	345,493	583,746

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Item	CONSOLIDATED STATEMENT OF CASHFLOW	
	Current Period 30/06/2014	Previous Period 30/06/2013
Cash flows from operating activities		
Profit before taxation	3,253	3,325
Adjustments for:		
Non-cash items included within income statement	1,540	2,041
Change in operating assets	(1,024)	(35,770)
Change in operating liabilities	7,835	26,942
Contributions to defined benefit schemes	(25)	(77)
UK and overseas taxes paid	(832)	(836)
Net cash from operating activities	10,747	(4,275)
Net cash flows from investing activities		
Purchase of property, plant and equipment	(74)	(89)
Disposal of property, plant and equipment	21	54
Acquisition of investment in subsidiaries, associates and joint ventures, net of cash acquired	-	-
Purchase of investment securities	(93,521)	(72,839)
Disposal and maturity of investment securities	96,450	74,828
Dividends received from investment in subsidiaries and associates	11	4
Net cash used in investing activities	2,887	1,958
Net cash flows from financing activities		
Issue of ordinary and preference share capital, net of expenses	9	21
Purchase of own shares	(105)	(154)
Exercise of share options through ESOP	16	25
Interest paid on subordinated liabilities	(530)	(492)
Gross proceeds from issue of subordinated liabilities	4,056	2,750
Repayment of subordinated liabilities	(285)	(1,689)
Repayment to non-controlling interests	(300)	(104)
Interest paid on senior debts	(408)	(500)
Gross proceeds from issue of senior debts	3,394	4,252
Repayment of senior debts	(4,255)	(2,406)
Dividends paid to non-controlling interests and preference shareholders, net of scrip	(97)	(88)
Dividends paid to ordinary shareholders, net of scrip	(668)	(1,322)
Net cash from financing activities	827	293
Net increase in cash and cash equivalents	14,461	(2,124)
Cash and cash equivalents at beginning of period	84,156	79,518
Effect of exchange rate movements on cash and cash equivalents	224	(903)
Cash and cash equivalents at end of period	98,841	76,491

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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	3,843	-	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	3,134	-	826	-	-	-	-	3,960
Derivative financial instruments	34,261	-	2,236	-	-	-	-	36,497
Loans and advances to banks	45,736	2,349	-	-	-	-	-	48,105
Loans and advances to customers	-	-	-	-	87,324	-	-	87,324
Investment securities								
Treasury bills and other eligible bills	-	-	-	22,908	-	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
	-	-	-	29,886	-	-	7,198	37,084
Total as at 30 June 2014	80,017	2,349	2,236	98,255	481,157	96	7,198	671,308
Cash and balances at central banks	-	-	-	-	57,821	-	-	57,821
Financial assets held at fair value through profit or loss								
Loans and advances to banks	1,278	-	297	-	-	-	-	1,575
Loans and advances to customers	6,257	-	183	-	-	-	-	6,440
Treasury bills and other eligible bills	3,380	-	-	-	-	-	-	3,380
Debt securities	13,516	-	368	-	-	-	-	13,884
Equity shares	2,316	-	540	-	-	-	-	2,856
Derivative financial instruments	26,747	-	1,388	-	-	-	-	28,135
Loans and advances to banks	53,114	1,434	-	-	-	-	-	54,548
Loans and advances to customers	-	-	-	-	73,305	-	-	73,305
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	-	-	-	90,866	3,946	-	-	94,812
	-	-	-	32,446	-	-	5,595	38,041
Total as at 30 June 2013	79,861	1,434	1,388	90,866	452,671	-	5,595	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
Derivative financial instruments	6,764	-	-	20,152	-	-	26,916
Deposits by banks	47,117	668	-	-	-	-	47,785
Customer accounts	-	-	-	49,189	-	-	49,189
Debt securities in issue	-	-	-	380,609	-	-	380,609
Other Liabilities	-	-	-	71,272	-	-	71,272
Subordinated liabilities and other borrowed funds	-	-	-	32,387	1,619	-	34,006
	-	-	-	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	-	-	-	-	53,781
Customer accounts	-	-	-	45,012	-	-	45,012
Debt securities in issue	-	-	-	371,314	-	-	371,314
Other Liabilities	-	-	-	58,690	-	-	58,690
Subordinated liabilities and other borrowed funds	-	-	-	27,405	1,314	-	28,719
	-	-	-	18,393	-	-	18,393
Total as at 30 June 2013	58,530	1,024	16,683	520,814	1,314	-	598,365

Standard Chartered Bank, Sri Lanka

Rupees Thousands

Loans and Receivables to Other Customers	Current Period as at 30/06/2014	Previous Period as at 31/12/2013 (Audited)
Gross loans and receivables	49,239,665	49,970,735
(Less): Individual impairment	(22,327)	(40,376)
Collective impairment	(394,471)	(365,629)
Net loans and receivables including those designated at fair value through profit or loss	-	-
(Less): Loans and receivables designated at fair value through profit or loss	-	-
Net loans and receivables	48,822,867	49,564,730

Loans and Receivables to Other Customers - By product	Current Period as at 30/06/2014	Previous Period as at 31/12/2013 (Audited)
By product - Domestic Currency		
Overdrafts	6,809,701	5,368,779
Term loans	8,436,507	10,109,472
Lease rentals receivable	-	-
Credit cards	3,814,639	3,858,083
Pawning	-	-
Other loans	12,036,688	11,446,257
Sub total	31,097,535	30,782,591
By product - Foreign Currency		
Overdrafts	5,182,821	5,356,417
Term loans	4,071,956	7,550,380
Other loans	8,887,353	6,281,347
Sub total	18,142,130	19,188,144
Total	49,239,665	49,970,735

Movements in Individual and Collective Impairment during the year for Loans and Receivables to Other Customers	Current Period as at 30/06/2014	Previous Period as at 31/12/2013 (Audited)
Individual impairment		
Opening balance	40,736	104,035
Charge/(Write back) to income statement	88,358	126,515
Write-off during the period	(106,767)	(198,257)
Other movements	-	8,083
Closing balance	22,327	40,376
Collective impairment		
Opening balance	365,629	290,804
Charge/(Write back) to income statement	(29,091)	74,375
Other movements	57,933	450
Closing balance	394,471	365,629
Total impairment	416,799	406,005

Due to Other Customers - By product	Current Period as at 30/06/2014	Previous Period as at 31/12/2013 (Audited)
By product - Domestic Currency		
Demand deposits (current accounts)	13,298,298	13,014,560
Savings deposits	23,276,816	16,612,142
Fixed deposits	14,116,139	17,443,176
Other deposits	2,088,521	3,565,369
Sub total	52,779,774	50,635,247
By product - Foreign Currency		
Demand deposits (current accounts)	10,119,508	8,722,394
Savings deposits	15,467,706	7,271,972
Fixed deposits	3,349,684	3,887,244
Other deposits	6,894,261	8,721,404
Sub total	35,831,159	28,603,014
Total	88,610,933	79,238,261

Standard Chartered Bank, Sri Lanka

Rupees Thousands

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

As at 30/06/2014	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	345,493	-	-	345,493
Balances with central banks	-	-	-	2,865,321	-	-	2,865,321
Placements with banks	-	-	-	19,467,199	-	-	19,467,199
Derivative financial instruments	248,314	-	-	-	-	-	248,314
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	17,309,763	-	-	17,309,763
Loans and receivables to other customers	-	-	-	48,822,867	-	-	48,822,867
Financial investments	4,448,997	-	-	-	34,536,098	-	38,985,095
Total financial assets	4,697,311	-	-	88,810,543	34,536,098	-	123,343,952

As at 30/06/2014	HFT	Designated at fair value	Amortised cost	Hedging	Total
LIABILITIES					
Due to banks	-	-	9,646,443	-	9,646,443
Derivative financial instruments	694,165	-	-	-	694,165
Other financial liabilities at fair value through profit or loss	-	-	-	-	-
Due to other customers	-	-	88,610,933	-	88,610,933
Other borrowings	-	-	-	-	-
Debt securities issued	-	-	-	-	-
Total financial liabilities	694,165	-	98,257,376	-	98,951,541

As at 31/12/2013 (Audited)	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	2,019,418	-	-	2,019,418
Balances with central banks	-	-	-	2,996,997	-	-	2,996,997
Placements with banks	-	-	-	13,966,071	-	-	13,966,071
Derivative financial instruments	697,198	-	-	-	-	-	697,198
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	6,999,864	-	-	6,999,864
Loans and receivables to other customers	-	-	-	49,564,730	-	-	49,564,730
Financial investments	4,073,057	-	-	-	25,295,183	-	29,368,240
Total financial assets	4,770,255	-	-	75,547,080	25,295,183	-	105,612,518

As at 31/12/2013 (Audited)	HFT	Designated at fair value	Amortised cost	Hedging	Total
LIABILITIES					
Due to banks	-	-	929,744	-	929,744
Derivative financial instruments	798,187	-	-	-	798,187
Other financial liabilities at fair value through profit or loss	-	-	-	-	-
Due to other customers	-	-	79,238,261	-	79,238,261
Other borrowings	-	-	-	-	-
Debt securities issued	-	-	-	-	-
Total financial liabilities	798,187	-	80,168,005	-	80,966,192

Held for trading - HFT
 Designated at fair value through profit or loss - Designated at fair value
 Loans and receivables/deposits at amortised cost - Amortised cost
 Held-to-maturity - HTM
 Available for sale - AFS

Standard Chartered PLC

US \$m

Loans and Advances to Customers	Current Period as at 30/06/2014	Previous Period as at 30/06/2013
Loans and advances to customers	308,814	294,963
Individual impairment provision	(3,021)	(2,433)
Portfolio impairment provision	(732)	(737)
	305,061	291,793
Of which: loans and advances held at fair value through profit or loss	(5,852)	(6,440)
Net loans and receivables	299,209	285,353

Due to Other Customers and Banks - By Product	Current Period as at 30/06/2014	Previous Period as at 30/06/2013
Customer Accounts	380,609	371,314
Customer Accounts included within:		
Financial liabilities held at fair value through profit or loss	9,914	9,471
Total	390,523	380,785

CERTIFICATION

The financial information summarised above for the six months ended 30th June 2014 is drawn up from the unaudited accounts of the Bank, prepared according to the Sri Lanka Accounting Standards (SLFRS/LKAS)

To facilitate comparison, previous year's figures have been re-stated to conform to current classification and presentation, where necessary.

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of Standard Chartered Bank certify jointly that:

- the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka,
- the information contained in these statements have been extracted from the un-audited financial statements of the Bank unless indicated as audited,
- the information contained in these statements are true and correct to the best of our knowledge and belief.

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Anirvan Ghosh Dastidar
 (Sgd) Chief Executive Officer
 30/08/14

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Nishani Ariyawansa