

**Standard Chartered Bank, Sri Lanka** Rupees Thousands

Item	INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2017 to 31/03/2017	From 01/01/2016 to 31/03/2016
Interest income	2,713,319	1,792,455
Interest expense	681,544	389,130
<b>Net interest income</b>	<b>2,031,775</b>	<b>1,403,325</b>
Fees and Commission income	515,058	398,014
Fees and Commission expenses	(8,987)	(10,837)
<b>Net fee and Commission income</b>	<b>506,071</b>	<b>387,177</b>
Net gain/(loss) from trading	513,065	331,913
Net gain/(Loss) from financial instruments designated at fair value through profit or loss	532	1,188
Net gain/(Loss) from financial investments	-	-
Other operating income (net)	33,948	33,933
<b>Total operating income</b>	<b>3,085,411</b>	<b>2,157,536</b>
<b>Impairment for Loans and other losses</b>		
Individual impairment	14,302	22,481
Collective impairment	138,871	(12,663)
Others	-	-
<b>Net operating income</b>	<b>2,932,238</b>	<b>2,147,718</b>
Personnel expenses	483,487	438,936
Depreciation and amortisation	39,801	38,913
Other expenses	345,994	247,190
<b>Operating profit/(loss) before value added tax (VAT) &amp; NBT</b>	<b>2,062,956</b>	<b>1,422,679</b>
VAT & NBT on financial services	345,261	230,202
<b>Operating profit/(loss) after value added tax (VAT) &amp; NBT</b>	<b>1,717,695</b>	<b>1,192,477</b>
Share of profits of associates and joint ventures	-	-
<b>Profit/(Loss) before tax</b>	<b>1,717,695</b>	<b>1,192,477</b>
Tax expenses	571,233	303,890
<b>Profit/(loss) for the period</b>	<b>1,146,462</b>	<b>888,587</b>
<b>Profit attributable to:</b>		
Owners of the parent	1,146,462	888,587
Non-controlling interests	-	-
	1,146,462	888,587
<b>Earnings per share</b>		
Basic earnings per ordinary share	-	-
Diluted earnings per ordinary share	-	-

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2016 to 31/12/2016 (Audited)	From 01/01/2015 to 31/12/2015 (Audited)
Interest income	13,010	14,613
Interest Expense	(5,216)	(5,206)
<b>Net interest income</b>	<b>7,794</b>	<b>9,407</b>
Fees and commission income	3,671	4,088
Fees and commission expense	(440)	(481)
Net trading income	1,866	912
Other operating income	1,149	1,363
<b>Non interest income</b>	<b>6,266</b>	<b>5,882</b>
<b>Operating income</b>	<b>14,060</b>	<b>15,289</b>
Staff costs	(6,303)	(7,119)
Premises costs	(797)	(831)
General administrative expenses	(2,372)	(2,559)
Depreciation and amortisation	(739)	(664)
<b>Operating expenses</b>	<b>(10,211)</b>	<b>(11,173)</b>
<b>Operating profit before impairment losses and taxation</b>	<b>3,849</b>	<b>4,116</b>
Impairment losses on loans and advances and other credit risk provisions	(2,791)	(4,976)
Other impairment	-	-
Goodwill impairment	(166)	(488)
Other	(446)	(367)
(Loss)/Profit from associates and joint ventures	(37)	192
<b>Profit (Loss) before taxation</b>	<b>409</b>	<b>(1,523)</b>
Taxation	(600)	(673)
<b>Loss for the year</b>	<b>(191)</b>	<b>(2,196)</b>
<b>Profit/(loss) Attributable to:</b>		
Non-controlling interests	56	(2)
Parent company shareholders	(247)	(2,194)
<b>(Loss)/Profit for the year</b>	<b>(191)</b>	<b>(2,196)</b>
<b>Earnings per share:</b>		
Basic earnings per ordinary share	(14.5)	(91.9)
Diluted earnings per ordinary share	(14.5)	(91.9)

**Standard Chartered Bank, Sri Lanka** Rupees Thousands

Item	STATEMENT OF FINANCIAL POSITION	
	Current Period	Previous Period
	As at 31/03/2017	As at 31/12/2016 (Audited)
<b>Assets</b>		
Cash and cash equivalents	840,259	6,886,081
Balance with Central Bank	3,979,645	3,651,548
Placements with banks	16,325,723	24,256,873
Derivative financial instruments	785,867	748,113
Other financial assets held-for-trading	7,425,002	4,775,801
Financial assets designated at fair value through Profit and loss	-	-
Loans and receivables to banks	781,518	8,768,830
Loans and receivables to other customers	79,289,484	67,594,980
Financial investments - available-for-sale	25,661,810	24,159,083
Investments in subsidiaries	-	-
Investments in associates and joint ventures	-	-
Property, Plant and Equipment	672,363	703,551
Investment properties	-	-
Goodwill and intangible assets	-	-
Deferred tax assets	149,145	129,502
Current Tax Receivable	-	-
Other Assets	2,416,444	3,372,245
<b>Total Assets</b>	<b>138,327,260</b>	<b>145,047,607</b>
<b>Liabilities</b>		
Due to banks	1,452,985	1,975,053
Derivative financial instruments	680,415	733,609
Other financial liabilities held-for-trading	-	-
Financial liabilities designated at fair value through profit and loss	-	-
Due to other customers	103,990,649	110,981,177
Other borrowings	48,558	112,330
Debt securities issued	-	-
Current tax liabilities	2,085,406	965,353
Deferred tax liabilities	-	-
Other provisions	142,727	21,439
Other liabilities	2,401,386	4,037,279
Due to subsidiaries	-	-
Subordinated term debts	-	-
<b>Total Liabilities</b>	<b>110,802,126</b>	<b>118,826,240</b>
<b>Equity</b>		
Statutory reserve fund	3,317,705	3,317,705
Statutory reserve fund	1,818,985	1,796,056
Retained earnings	18,551,141	17,427,608
Other reserves	3,837,303	3,679,998
<b>Total shareholders' equity</b>	<b>27,525,134</b>	<b>26,221,367</b>
Non-controlling interest	-	-
<b>Total Equity</b>	<b>27,525,134</b>	<b>26,221,367</b>
<b>Total equity and liabilities</b>	<b>138,327,260</b>	<b>145,047,607</b>
<b>Contingent liabilities and commitments</b>	<b>197,251,204</b>	<b>198,292,031</b>
<b>Memorandum Information</b>		
Number of Employees	678	650
Number of Branches	8	8

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED BALANCE SHEET	
	Current Period	Previous Period
	As at 31/12/2016 (Audited)	As at 31/12/2015 (Audited)
<b>ASSETS</b>		
Cash and Balances at Central Banks	70,706	65,312
Financial Assets held at Fair Value through Profit or Loss	20,077	23,401
Derivative Financial Instruments	65,509	63,143
Loans and Advances to Banks	72,609	64,494
Loans and Advances to Customers	252,719	257,356
Investment Securities	108,972	114,767
Other Assets	36,940	34,252
Current Tax Assets	474	388
Prepayments and Accrued Income	2,238	2,174
Interests in Associates and Joint Ventures	1,929	1,937
Goodwill and Intangible Assets	4,719	4,642
Property, Plant and Equipment	7,252	7,209
Deferred Tax Assets	1,294	1,059
Assets Classified as held for sale	1,254	349
<b>Total Assets</b>	<b>646,692</b>	<b>640,483</b>
<b>LIABILITIES</b>		
Deposits by Banks	36,894	37,611
Customer Accounts	371,855	350,633
Financial Liabilities held at Fair Value through Profit or Loss	16,598	20,872
Derivative Financial Instruments	65,712	61,939
Debt Securities in Issue	46,700	59,880
Other Liabilities	33,146	31,939
Current Tax Liabilities	327	769
Accruals and Deferred Income	5,223	5,451
Subordinated Liabilities and Other Borrowed Funds	19,523	21,852
Deferred Tax Liabilities	353	293
Provision for Liabilities and Charges	213	215
Retirement Benefit Obligations	525	445
Liabilities included in disposal group held for sale	965	72
<b>Total Liabilities</b>	<b>598,034</b>	<b>591,971</b>
<b>EQUITY</b>		
Share Capital and Share premium account	7,091	7,088
Other Reserves	11,524	12,182
Retained earnings	25,753	26,934
<b>Total Parent Company Shareholders' Equity</b>	<b>44,368</b>	<b>46,204</b>
Other equity instruments	3,969	1,987
<b>Total Equity including non-controlling interests</b>	<b>48,337</b>	<b>48,191</b>
Non-controlling interests	321	321
<b>Total Equity</b>	<b>48,658</b>	<b>48,512</b>
<b>Total equity and liabilities</b>	<b>646,692</b>	<b>640,483</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	<b>215,501</b>	<b>226,443</b>

**Standard Chartered Bank, Sri Lanka** Rupees Thousands

Item	COMPREHENSIVE INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2017 to 31/03/2017	From 01/01/2016 to 31/03/2016
<b>Profit/(Loss) for the period</b>	<b>1,146,462</b>	<b>888,587</b>
<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	(32,197)	(80,710)
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>(32,197)</b>	<b>(80,710)</b>
<b>Total comprehensive income for the period</b>	<b>1,114,265</b>	<b>807,877</b>
<b>Attributable to:</b>		
Owners of the parent	1,114,265	807,877
Non-controlling interests	-	-
	1,114,265	807,877

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME	
	Current Period	Previous Period
	From 01/01/2016 to 31/12/2016 (Audited)	From 01/01/2015 to 31/12/2015 (Audited)
<b>Loss for the year</b>	<b>(191)</b>	<b>(2,196)</b>
<b>Other comprehensive loss:</b>		
Items that will not be reclassified to Income statement:		
Own credit losses on financial liabilities designated at fair value through profit or loss	(372)	-
Actuarial gain/(losses) on retirement benefit obligations	(105)	(57)
Taxation relating to components of other comprehensive income	32	(10)
Items that may be reclassified subsequently to income statement:		
Exchange differences on translation of foreign operations:		
Losses taken to equity	(817)	(2,003)
Net gains on net investment hedges	30	90
Share of other comprehensive income from associates and joint ventures	(11)	-
Available-for-sale investments:		
Net valuation (losses)/gains taken to equity	48	(57)
Reclassified to income statement	(188)	(328)
Cash flow hedges:		
Net losses taken to equity	(79)	(71)
Reclassified to income statement	57	107
Taxation relating to components of other comprehensive (loss)/income	(8)	35
<b>Other comprehensive loss for the year, net of taxation</b>	<b>(1,413)</b>	<b>(2,294)</b>
<b>Total comprehensive loss for the year</b>	<b>(1,604)</b>	<b>(4,490)</b>
<b>Total comprehensive (loss)/income attributable to:</b>		
Non-controlling interests	(40)	(40)
Parent company shareholders	(1,649)	(4,450)
	(1,604)	(4,490)

**Standard Chartered Bank, Sri Lanka** Rupees Thousands

Item	STATEMENT OF CASHFLOW	
	Current Period	Previous Period
	31/03/2017	31/03/2016
<b>Cash flows from operating activities</b>		
<b>Profit before tax</b>	<b>1,717,694</b>	<b>1,192,477</b>
<b>Adjustment for:</b>		
Depreciation and amortisation	39,801	38,913
Net impairment loss on loans and advances	153,174	9,818
Net interest income	(2,031,775)	(1,403,325)
Provision for employee benefits	-	-
(Gain)/Loss on sale of property, plant and equipment	(4,174)	(3,180)
	<b>(125,280)</b>	<b>(165,297)</b>
Change in Statutory Deposits with Central Bank of Sri Lanka (CBSL)	(328,097)	69,949
Change in placements with banks	7,931,150	(14,918,072)
Change in loans and receivables to banks	7,987,312	(63,327)
Change in loans and receivables to other customers	(11,694,504)	(2,618,451)
Change in other assets	955,799	1,011,722
Change in due from banks	1,975,053	2,823,920
Change in other borrowings	(522,068)	217,977
Change in due to other customers	(6,990,528)	11,044,067
Change in derivative financial instruments	(89,948)	(164,615)
Change in other liabilities and provisions	(3,228,722)	(4,249,368)
Interest received	2,713,319	1,792,455
Interest paid	(681,544)	(389,130)
Tax paid	203,560	493,193
<b>Net cash generated from/(used in) operating activities</b>	<b>(1,894,498)</b>	<b>(5,114,977)</b>
<b>Cash flows from investing activities</b>		
Net Sale/(Acquisition) of Sri Lanka Government Securities Held for Trading	(2,649,201)	586,271
Net Acquisition of Sri Lanka Government Securities Available for Sale	(1,502,727)	863,904
Acquisition of property, plant and equipment	(4,904)	(39,783)
Proceeds from the sale of property, plant and equipment	5,508	11,140
<b>Net cash (used in)/from investing activities</b>	<b>(4,151,324)</b>	<b>1,421,532</b>
<b>Cash flows from financing activities</b>		
Amounts transferred to head office	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
Net increase/(decrease) in cash & cash equivalents	(6,045,822)	(3,693,445)
Cash and cash equivalents at the beginning of the period	6,886,081	4,438,210
Exchange rate difference in respect of cash & cash equivalent	-	-
<b>Cash and cash equivalents at the end of the period</b>	<b>840,259</b>	<b>744,765</b>

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED STATEMENT OF CASHFLOW	
	Current Period	Previous Period
	31/12/2016 (Audited)	31/12/2015 (Audited)
<b>Cash flows from operating activities</b>		
<b>Profit/(Loss) before taxation</b>	<b>409</b>	<b>(1,523)</b>
Adjustments for Non-cash items and other adjustments included within income statement	4,615	6,949
Change in operating assets	(8,286)	36,812
Change in operating liabilities	13,080	(70,244)
Contributions to defined benefit schemes	(98)	(109)
UK and overseas taxes paid	(1,287)	(1,285)
<b>Net cash from operating activities</b>	<b>8,433</b>	<b>(29,400)</b>
<b>Net cash flows from investing activities</b>		
Purchase of property, plant and equipment	(195)	(130)
Disposal of property, plant and equipment	23	109
Acquisition of investment in subsidiaries, associates and joint ventures, net of cash acquired	(238)	-
Dividends received from associates and joint ventures	3	12
Disposal of investments	636	667
Purchase of investment securities	(207,274)	(209,519)
Disposal and maturity of investment securities	210,857	195,457
<b>Net cash used in investing activities</b>	<b>3,812</b>	<b>(13,404)</b>
<b>Net cash flows from financing activities</b>		
Issue of ordinary and preference share capital, net of expenses	10	5,053
Exercise of share options	5	10
Purchase of own shares	(51)	(68)
Issue of Additional Tier 1 capital, net of expenses	1,982	1,987
Proceeds from issue of subordinated liabilities	1,250	-
Interest paid on subordinated liabilities	(920)	(1,082)
Repayment of subordinated liabilities	(2,666)	(5)
Proceeds from issue of senior debt	5,453	5,388

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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	-	-	-	-	70,706	-	-	70,706
<b>Financial assets held at fair value through profit or loss</b>								
Loans and advances to banks	267	-	1,793	-	-	-	-	2,060
Loans and advances to customers	936	-	2,241	-	-	-	-	3,177
Debt securities	12,025	-	354	-	-	-	-	12,379
Equity shares	425	-	751	-	-	-	-	1,176
Treasury bills	1,285	-	-	-	-	-	-	1,285
	14,938	-	5,139	-	-	-	-	20,077
Derivative financial instruments	64,433	1,076	-	-	-	-	-	65,509
Loans and advances to banks	-	-	-	-	72,609	-	-	72,609
Loans and advances to customers	-	-	-	-	252,719	-	-	252,719
<b>Investment securities</b>								
Debt securities	-	-	-	69,204	3,106	170	-	72,480
Equity shares	-	-	-	1,388	-	-	-	1,388
Treasury bills	-	-	-	35,104	-	-	-	35,104
	-	-	-	105,696	3,106	170	-	108,972
Other assets	-	-	-	-	33,942	-	2,998	36,940
Assets held for sale	-	-	-	-	1,102	-	152	1,254
<b>Total at 31st December 2016 (Audited)</b>	<b>79,371</b>	<b>1,076</b>	<b>5,139</b>	<b>105,696</b>	<b>434,184</b>	<b>170</b>	<b>3,150</b>	<b>628,786</b>
Cash and balances at central banks	-	-	-	-	65,312	-	-	65,312
<b>Financial assets held at fair value through profit or loss</b>								
Loans and advances to banks	92	-	2,183	-	-	-	-	2,275
Loans and advances to customers	3,008	-	1,039	-	-	-	-	4,047
Debt securities	12,896	-	389	-	-	-	-	13,285
Equity shares	2,237	-	698	-	-	-	-	2,935
Treasury bills	859	-	-	-	-	-	-	859
	19,092	-	4,309	-	-	-	-	23,401
Derivative financial instruments	61,812	1,331	-	-	-	-	-	63,143
Loans and advances to banks	-	-	-	-	64,494	-	-	64,494
Loans and advances to customers	-	-	-	-	257,356	-	-	257,356
<b>Investment securities</b>								
Debt securities	-	-	-	77,684	2,700	210	-	80,594
Equity shares	-	-	-	1,720	-	-	-	1,720
Treasury bills	-	-	-	32,453	-	-	-	32,453
	-	-	-	111,857	2,700	210	-	114,767
Other assets	-	-	-	-	32,408	-	1,844	34,252
Assets held for sale	-	-	-	-	-	-	349	349
<b>Total at 31 December 2015 (Audited)</b>	<b>80,904</b>	<b>1,331</b>	<b>4,309</b>	<b>111,857</b>	<b>422,270</b>	<b>210</b>	<b>2,193</b>	<b>623,074</b>

US \$m

Liabilities	Liabilities at fair value					Total
	Trading	Derivatives held for hedging	Designated at fair value through profit or loss	Amortised Cost	Non-financial liabilities	
<b>Financial liabilities held at fair value through profit or loss</b>						
Deposits by banks	-	-	718	-	-	718
Customer accounts	-	-	6,447	-	-	6,447
Debt securities in issue	-	-	5,670	-	-	5,670
Short Positions	3,763	-	-	-	-	3,763
	3,763	-	12,835	-	-	16,598
Derivative financial instruments	62,917	2,795	-	-	-	65,712
Deposits by banks	-	-	-	36,894	-	36,894
Customer accounts	-	-	-	371,855	-	371,855
Debt securities in issue	-	-	-	46,700	-	46,700
Other Liabilities	-	-	-	32,958	188	33,146
Subordinated liabilities and other borrowed funds	-	-	-	19,523	-	19,523
Liabilities included in disposal groups held for sale	-	-	-	958	7	965
<b>Total at 31st December 2016 (Audited)</b>	<b>66,680</b>	<b>2,795</b>	<b>12,835</b>	<b>508,888</b>	<b>195</b>	<b>591,393</b>
<b>Financial liabilities held at fair value through profit or loss</b>						
Deposits by banks	-	-	637	-	-	637
Customer accounts	-	-	8,494	-	-	8,494
Debt securities in issue	-	-	8,917	-	-	8,917
Short Positions	2,824	-	-	-	-	2,824
	2,824	-	18,048	-	-	20,872
Derivative financial instruments	59,390	2,549	-	-	-	61,939
Deposits by banks	-	-	-	37,611	-	37,611
Customer accounts	-	-	-	350,633	-	350,633
Debt securities in issue	-	-	-	59,880	-	59,880
Other Liabilities	-	-	-	31,525	414	31,939
Subordinated liabilities and other borrowed funds	-	-	-	21,852	-	21,852
Liabilities included in disposal groups held for sale	-	-	-	-	72	72
<b>Total at 31 December 2015 (Audited)</b>	<b>62,214</b>	<b>2,549</b>	<b>18,048</b>	<b>501,501</b>	<b>486</b>	<b>584,798</b>

Standard Chartered Bank, Sri Lanka

Rupees Thousands

Loans and Receivables to Other Customers	Current Period as at 31/03/2017	Previous Period as at 31/12/2016 (Audited)
Gross loans and receivables	80,165,646	68,429,314
(Less): Individual impairment	(515,300)	(525,688)
Collective impairment	(360,862)	(308,645)
<b>Net loans and receivables including those designated at fair value through profit or loss</b>	<b>79,289,484</b>	<b>67,594,981</b>
(Less): Loans and receivables designated at fair value through profit or loss	-	-
<b>Net loans and receivables</b>	<b>79,289,484</b>	<b>67,594,981</b>

Loans and Receivables to Other Customers	Current Period as at 31/03/2017	Previous Period as at 31/12/2016 (Audited)
By product-Domestic Currency		
Overdrafts	13,490,790	13,169,349
Term loans	16,733,933	14,780,922
Lease rentals receivable	-	-
Credit cards	5,601,705	5,582,137
Pawning	-	-
Other loans	25,457,005	13,397,579
<b>Sub Total</b>	<b>61,283,433</b>	<b>46,929,987</b>
By product-Foreign Currency		
Overdrafts	689,515	1,064,761
Term loans	14,427,656	8,636,740
Other loans	3,765,042	11,797,826
<b>Sub Total</b>	<b>18,882,213</b>	<b>21,499,327</b>
<b>Total</b>	<b>80,165,646</b>	<b>68,429,314</b>

Movements in Individual and Collective Impairment during the year for Loans and Receivables to Other Customers	Current Period as at 31/03/2017	Previous Period as at 31/12/2016 (Audited)
Individual impairment		
Opening balance	525,688	17,884
Charge/(Write back) to income statement	14,303	612,053
Write-off during the period	(24,691)	(104,249)
Other movements	-	-
<b>Closing balance</b>	<b>515,300</b>	<b>525,688</b>
Collective impairment		
Opening balance	834,333	308,634
Charge/(Write back) to income statement	138,871	(796)
Other movements	(612,342)	807
<b>Closing balance</b>	<b>360,862</b>	<b>308,645</b>
<b>Total impairment</b>	<b>876,162</b>	<b>834,333</b>

Due to Other Customers - By product	Current Period as at 31/03/2017	Previous Period as at 31/12/2016 (Audited)
By product-Domestic Currency		
Demand deposits (current accounts)	13,929,844	12,646,723
Savings deposits	21,221,201	20,088,395
Fixed deposits	27,064,154	19,846,507
Other deposits	1,966,724	2,526,747
<b>Sub Total</b>	<b>64,181,923</b>	<b>55,108,372</b>
By product- Foreign Currency		
Demand deposits (current accounts)	15,270,727	18,090,491
Savings deposits	16,311,361	29,608,761
Fixed deposits	2,864,993	2,795,974
Other deposits	5,361,645	5,377,579
<b>Sub Total</b>	<b>39,808,726</b>	<b>55,872,805</b>
<b>Total</b>	<b>103,990,649</b>	<b>110,981,177</b>

Standard Chartered Bank, Sri Lanka

Rupees Thousands

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS							
As at 31/03/2017	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
<b>ASSETS</b>							
Cash and cash equivalents	-	-	-	840,259	-	-	840,259
Balances with central banks	-	-	-	3,979,645	-	-	3,979,645
Placements with banks	-	-	-	16,325,723	-	-	16,325,723
Derivative financial instruments	785,867	-	-	-	-	-	785,867
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	781,518	-	-	781,518
Loans and receivables to other customers	-	-	-	79,289,484	-	-	79,289,484
Financial investments	7,425,002	-	-	-	25,661,810	-	33,086,812
<b>Total financial assets</b>	<b>8,210,869</b>	<b>-</b>	<b>-</b>	<b>101,216,629</b>	<b>25,661,810</b>	<b>-</b>	<b>135,089,308</b>

As at 31/03/2017	HFT	Designated at fair value	Amortised cost	Hedging	Total
<b>LIABILITIES</b>					
Due to banks	-	-	1,452,985	-	1,452,985
Derivative financial instruments	680,415	-	-	-	680,415
Other financial liabilities at fair value through profit or loss	-	-	-	-	-
Due to other customers	-	-	103,990,649	-	103,990,649
Other borrowings	-	-	48,558	-	48,558
Debt securities issued	-	-	-	-	-
<b>Total financial liabilities</b>	<b>680,415</b>	<b>-</b>	<b>105,492,192</b>	<b>-</b>	<b>106,172,607</b>

As at 31/12/2016 (Audited)	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
<b>ASSETS</b>							
Cash and cash equivalents	-	-	-	6,886,081	-	-	6,886,081
Balances with central banks	-	-	-	3,651,548	-	-	3,651,548
Placements with banks	-	-	-	24,256,873	-	-	24,256,873
Derivative financial instruments	749,113	-	-	-	-	-	749,113
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	8,768,830	-	-	8,768,830
Loans and receivables to other customers	-	-	-	67,594,980	-	-	67,594,980
Financial investments	4,775,801	-	-	-	24,159,083	-	28,934,884
<b>Total financial assets</b>	<b>5,524,914</b>	<b>-</b>	<b>-</b>	<b>111,158,312</b>	<b>24,159,083</b>	<b>-</b>	<b>140,842,309</b>

As at 31/12/2016 (Audited)	HFT	Designated at fair value	Amortised cost	Hedging	Total
<b>LIABILITIES</b>					
Due to banks	-	-	1,975,053	-	1,975,053
Derivative financial instruments	733,609	-	-	-	733,609
Other financial liabilities at fair value through profit or loss	-	-	-	-	-
Due to other customers	-	-	110,981,177	-	110,981,177
Other borrowings	-	-	112,330	-	112,330
Debt securities issued	-	-	-	-	-
<b>Total financial liabilities</b>	<b>733,609</b>	<b>-</b>	<b>113,068,560</b>	<b>-</b>	<b>113,802,169</b>

Held for trading - HFT	Held-to-maturity - HTM
Designated at fair value through profit or loss - Designated at fair value	Available-for-sale - AFS

Standard Chartered PLC

US \$m

Loans and Advances to Customers	Current Period as at 31/12/2016 (Audited)	Previous Period as at 31/12/2015 (Audited)
Loans and advances to customers	262,250	268,083
Individual impairment provision	(5,667)	(6,023)
Portfolio impairment provision	(687)	(657)
	<b>255,896</b>	<b>261,403</b>
Of which: loans and advances held at fair value through profit or loss	(3,177)	(4,047)
<b>Net loans and receivables</b>	<b>252,719</b>	<b>257,356</b>

Due to Other Customers and Banks - By Product	Current Period as at 31/12/2016 (Audited)	Previous Period as at 31/12/2015 (Audited)
Customer Accounts	371,855	350,633
Customer Accounts included within :		
Financial liabilities held at fair value through profit or loss	6,447	8,494
<b>Total</b>	<b>378,302</b>	<b>359,127</b>

CERTIFICATION

The financial information summarised above for the three months ended 31st March 2017 is drawn up from the un-audited accounts of the Bank, prepared according to the Sri Lanka Accounting Standards (SLFRS/LKAS).