

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

Item	INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2018 to 31/03/2018	From 01/01/2017 to 31/03/2017
Interest income	2,967,248	2,713,319
Interest expense	878,882	681,544
<b>Net interest income</b>	<b>2,088,366</b>	<b>2,031,775</b>
Fees and Commission income	505,985	515,058
Fees and Commission expenses	(25,555)	(8,987)
<b>Net fee and Commission income</b>	<b>480,430</b>	<b>506,071</b>
Net gain/(Loss) from trading	513,758	513,085
Net gain/(Loss) from financial instruments designated at fair value through profit or loss	36	532
Net gain/(Loss) from financial investments	-	-
Other operating income/(net)	6,684	33,948
<b>Total operating income</b>	<b>3,089,274</b>	<b>3,085,411</b>
<b>Expected Credit Losses for Loans and other losses</b>		
Individual impairment	478,027	14,302
Collective impairment	94,886	138,871
Others	-	-
<b>Net operating income</b>	<b>2,516,361</b>	<b>2,932,238</b>
Personnel expenses	494,012	483,487
Depreciation and amortisation	38,629	39,801
Other expenses	473,901	345,994
<b>Operating profit/(loss) before value added tax (VAT) &amp; NBT</b>	<b>1,509,819</b>	<b>2,062,956</b>
VAT & NBT on financial services	346,949	345,261
<b>Operating profit/(loss) after value added tax (VAT) &amp; NBT</b>	<b>1,162,870</b>	<b>1,717,695</b>
Share of profits of associates and joint ventures	-	-
<b>Profit/(Loss) before tax</b>	<b>1,162,870</b>	<b>1,717,695</b>
Tax expenses	418,659	571,233
<b>Profit/(loss) for the period</b>	<b>744,211</b>	<b>1,146,462</b>
<b>Profit attributable to:</b>		
Owners of the parent	744,211	1,146,462
Non controlling interests	-	-
	744,211	1,146,462
<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 01/01/2017 to 31/12/2017 (Audited)	From 01/01/2016 to 31/12/2016 (Audited)
Interest Income	14,435	13,010
Interest Expense	(6,254)	(5,216)
<b>Net interest income</b>	<b>8,181</b>	<b>7,794</b>
Fees and commission income	3,942	3,671
Fees and commission expense	(430)	(440)
Net trading income	1,527	1,886
Other operating income	1,205	1,149
<b>Non interest income</b>	<b>6,244</b>	<b>6,266</b>
<b>Operating income</b>	<b>14,425</b>	<b>14,060</b>
Staff costs	(6,758)	(6,303)
Premises costs	(823)	(797)
General administrative expenses	(2,007)	(2,372)
Depreciation and amortisation	(829)	(739)
<b>Operating expenses</b>	<b>(10,417)</b>	<b>(10,211)</b>
<b>Operating profit before impairment losses and taxation</b>	<b>4,008</b>	<b>3,849</b>
Impairment losses on loans and advances and other credit risk provisions	(1,362)	(2,791)
Other impairment	-	-
Goodwill impairment	(320)	(166)
Other	(179)	(446)
Profit/(Loss) from associates and joint ventures	268	(37)
<b>Profit before taxation</b>	<b>2,415</b>	<b>409</b>
Taxation	(1,147)	(600)
<b>Profit/(Loss) for the year</b>	<b>1,268</b>	<b>(191)</b>
<b>Profit/(loss) Attributable to:</b>		
Non-controlling interests	49	56
Parent company shareholders	1,219	(247)
<b>Profit/(Loss) for the year</b>	<b>1,268</b>	<b>(191)</b>
<b>Earnings per share:</b>		
Basic earnings/(loss) per ordinary share	23.5	(14.5)
Diluted earnings/(loss) per ordinary share	23.3	(14.5)

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

Item	STATEMENT OF FINANCIAL POSITION	
	Current Period	Previous Period
	As at 31/03/2018	As at 31/12/2017 (Audited)
<b>Assets</b>		
Cash and cash equivalents	10,607,276	9,065,723
Balance with Central Bank	3,919,529	4,157,993
Placements with banks	17,519,880	29,957,613
Derivative financial Instruments	1,882,935	1,492,680
Financial assets measured at fair value through Profit and loss	8,443,460	1,758,455
Loans and receivables to banks	1,085,307	5,305,090
Loans and receivables to other customers	92,421,047	80,109,582
Financial investments - Fair value through OCI	23,519,346	26,235,643
Investments in subsidiaries	-	-
Investments in associates and joint ventures	-	-
Property, Plant and Equipment	555,384	586,878
Investment properties	-	-
Goodwill and intangible assets	-	-
Deferred tax assets	156,307	8,349
Current Tax Receivable	-	-
Other Assets	13,114,190	3,613,172
<b>Total Assets</b>	<b>173,225,141</b>	<b>162,291,178</b>
<b>Liabilities</b>		
Due to banks	7,252,047	14,439,370
Derivative financial instruments	1,747,070	1,456,758
Financial liabilities designated at fair value through profit and loss	-	-
Due to other customers	119,423,686	107,677,939
Other borrowings	744,322	503,945
Debt securities issued	-	-
Current tax liabilities	2,068,839	1,342,892
Deferred tax liabilities	-	-
Other provisions	22,265	21,951
Other liabilities	10,574,954	5,664,340
Due to subsidiaries	-	-
Subordinated term debts	-	-
<b>Total Liabilities</b>	<b>141,833,183</b>	<b>131,107,195</b>
<b>Equity</b>		
Stated capital/Assigned capital	3,317,705	3,317,705
Statutory reserve fund	1,910,082	1,895,198
Retained earnings	22,841,047	22,111,720
Other reserves	3,323,124	3,859,360
<b>Total shareholders' equity</b>	<b>31,391,958</b>	<b>31,183,983</b>
Non-controlling interest	-	-
<b>Total Equity</b>	<b>31,391,958</b>	<b>31,183,983</b>
<b>Total equity and liabilities</b>	<b>173,225,141</b>	<b>162,291,178</b>
Contingent liabilities and commitments	269,386,265	218,155,765
<b>Memorandum Information</b>		
Number of Employees	691	686
Number of Branches	8	8

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED BALANCE SHEET	
	Current Period	Previous Period
	As at 31/12/2017 (Audited)	As at 31/12/2016 (Audited)
<b>ASSETS</b>		
Cash and Balances at Central Banks	58,864	70,706
Financial Assets held at Fair Value through Profit or Loss	27,564	20,077
Derivative Financial Instruments	47,031	65,509
Loans and Advances to Banks	57,494	54,538
Loans and Advances to Customers	248,707	226,693
Reverse repurchase agreements and other similar secured lending	54,275	44,097
Investment Securities	117,025	108,972
Other Assets	33,490	36,940
Current Tax Assets	491	474
Prepayments and Accrued Income	2,307	2,238
Interests in Associates and Joint Ventures	2,307	1,929
Goodwill and Intangible Assets	5,013	4,719
Property, Plant and Equipment	7,211	7,252
Deferred Tax Assets	1,177	1,294
Assets Classified as held for sale	545	1,254
<b>Total Assets</b>	<b>663,501</b>	<b>646,692</b>
<b>LIABILITIES</b>		
Deposits by Banks	30,945	32,872
Customer Accounts	370,509	338,185
Repurchase agreements and other similar secured borrowing	39,783	37,692
Financial Liabilities held at Fair Value through Profit or Loss	16,633	16,598
Derivative Financial Instruments	48,101	65,712
Debt Securities in Issue	46,379	46,700
Other Liabilities	35,257	33,146
Current Tax Liabilities	376	327
Accruals and Deferred Income	5,493	5,223
Subordinated Liabilities and Other Borrowed Funds	17,176	19,523
Deferred Tax Liabilities	404	353
Provision for Liabilities and Charges	183	213
Retirement Benefit Obligations	455	525
Liabilities included in disposal group held for sale	-	965
<b>Total Liabilities</b>	<b>611,694</b>	<b>598,034</b>
<b>EQUITY</b>		
Share Capital and Share premium account	7,097	7,091
Other Reserves	12,767	11,524
Retained earnings	26,641	25,753
<b>Total Parent Company Shareholders' Equity</b>	<b>46,505</b>	<b>44,368</b>
Other equity instruments	4,961	3,969
<b>Total Equity excluding non-controlling interests</b>	<b>51,466</b>	<b>48,337</b>
Non-controlling interests	341	321
<b>Total Equity</b>	<b>51,807</b>	<b>48,658</b>
<b>Total equity and liabilities</b>	<b>663,501</b>	<b>646,692</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	<b>224,875</b>	<b>216,413</b>

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

Item	COMPREHENSIVE INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2018 to 31/03/2018	From 01/01/2017 to 31/03/2017
<b>Profit/(Loss) for the period</b>	<b>744,211</b>	<b>1,146,462</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	50,965	39,115
Gains and losses on re-measuring fair value through OCI financial assets	(106,802)	(32,197)
Gains and losses on cash flow hedges	-	-
Others	-	-
Share of profits of associates and joint ventures	-	-
Tax expense/(income) relating to components of other comprehensive income	-	-
<b>Other comprehensive income for the period, net of taxes</b>	<b>(55,837)</b>	<b>6,918</b>
<b>Total comprehensive income for the period</b>	<b>688,374</b>	<b>1,153,380</b>
<b>Attributable to:</b>		
Owners of the parent	688,374	1,153,380
Non-controlling interests	-	-
	688,374	1,153,380

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME	
	Current Period	Previous Period
	From 01/01/2017 to 31/12/2017 (Audited)	From 01/01/2016 to 31/12/2016 (Audited)
<b>Profit/(Loss) for the year</b>	<b>1,268</b>	<b>(191)</b>
<b>Other comprehensive (loss)/income: Items that will not be reclassified to income statement:</b>		
Own credit losses on financial liabilities designated at fair value through profit or loss	(249)	(372)
Actuarial gain/(losses) on retirement benefit obligations	32	(105)
Taxation relating to components of other comprehensive income	(21)	32
<b>Items that may be reclassified subsequently to income statement:</b>		
Exchange differences on translation of foreign operations: Net gains/(losses) taken to equity	1,637	(817)
Net (losses)/gains on net investment hedges	(288)	30
Share of other comprehensive loss from associates and joint ventures	(1)	(11)
Available-for-sale investments: Net valuation gains taken to equity	369	48
Reclassified to income statement	(233)	(188)
Cash flow hedges: Net gains/(losses) taken to equity	35	(79)
Reclassified to income statement	11	57
Taxation relating to components of other comprehensive income/(loss)	2	(8)
<b>Other comprehensive income/(loss) for the year, net of taxation</b>	<b>1,294</b>	<b>(1,413)</b>
<b>Total comprehensive income/(loss) for the year</b>	<b>2,562</b>	<b>(1,604)</b>
<b>Total comprehensive (loss)/income attributable to:</b>		
Non-controlling interests	50	(40)
Parent company shareholders	2,512	(1,649)
	2,562	(1,604)

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

Item	STATEMENT OF CASHFLOW	
	Current Period	Previous Period
	31/03/2018	31/03/2017
<b>Cash flows from operating activities</b>		
<b>Profit before tax</b>	<b>1,162,870</b>	<b>1,717,695</b>
<b>Adjustment for:</b>		
Depreciation and amortisation	38,629	39,801
Net impairment loss on loans and advances	572,914	153,174
Net interest income	(2,088,366)	(2,031,775)
Provision for employee benefits	-	-
(Gain)/Loss on sale of property, plant and equipment	(78)	(4,174)
	<b>(314,031)</b>	<b>(125,279)</b>
Change in Statutory Deposits with Central Bank of Sri Lanka (CBSL)	238,464	(328,097)
Change in placements with banks	12,437,733	7,931,150
Change in loans and receivables to banks	4,219,783	7,987,312
Change in loans and receivables to other customers	(12,311,945)	(11,694,504)
Change in other assets	(9,501,018)	955,799
Change in due from banks	14,439,370	1,975,053
Change in other borrowings	(7,187,323)	(522,068)
Change in due to other customers	11,745,747	(6,990,528)
Change in derivative financial instruments	(99,943)	(89,948)
Change in other liabilities and provisions	(10,212,248)	(3,228,722)
Interest received	2,967,247	2,713,319
Interest paid	(878,882)	(681,544)
Tax paid	(39,661)	203,560
<b>Net cash generated from/(used in) operating activities</b>	<b>5,503,292</b>	<b>(1,894,497)</b>
<b>Cash flows from investing activities</b>		
Net Sale/(Acquisition) of Sri Lanka Government Securities fair value through profit and loss	(6,685,005)	(2,649,201)
Net Acquisition of Sri Lanka Government Securities fair value through OCI	2,716,297	(1,502,727)
Acquisition of property, plant and equipment	(7,009)	(4,904)
Proceeds from the sale of property, plant and equipment	13,978	5,508
<b>Net cash (used in)/from investing activities</b>	<b>(3,961,739)</b>	<b>(4,151,324)</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	1,541,553	(6,045,822)
Cash and cash equivalents at the beginning of the period	9,065,723	6,886,081
Exchange difference in respect of cash & cash equivalent	-	-
<b>Cash and cash equivalents at the end of the period</b>	<b>10,607,276</b>	<b>840,259</b>

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED STATEMENT OF CASHFLOW	
	Current Period	Previous Period
	31/12/2017 (Audited)	31/12/2016 (Audited)
<b>Cash flows from operating activities</b>		
<b>Profit before taxation</b>	<b>2,415</b>	<b>409</b>
Adjustments for Non-cash items and other adjustments included within income statement	3,241	4,615
Change in operating assets	(13,625)	(8,286)
Change in operating liabilities	5,819	13,080
Contributions to defined benefit schemes	(143)	(98)
UK and overseas taxes paid	(915)	(1,287)
<b>Net cash (used in)/from operating activities</b>	<b>(3,208)</b>	<b>8,433</b>
<b>cash flows from investing activities</b>		
Purchase of property, plant and equipment	(165)	(195)
Disposal of property, plant and equipment	29	23
Acquisition of Investment in subsidiaries, associates and joint ventures, net of cash acquired	(44)	(238)
Dividends received from associates and joint ventures	2	3
Disposal of subsidiaries	-	636
Purchase of investment securities	(265,186)	(207,274)
Disposal and maturity of investment securities	261,316	210,857
<b>Net cash from/(used) in investing activities</b>	<b>(4,048)</b>	<b>3,812</b>
<b>Net cash flows from financing activities</b>		
Issue of ordinary and preference share capital, net of expenses	6	10
Exercise of share options	10	5
Purchase of own shares	-	(51)
Issue of Additional Tier 1 capital, net of expenses	992	1,982
Gross Proceeds from issue of subordinated liabilities	-	1,250
Interest paid on subordinated liabilities	(743)	(920)
Repayment of subordinated liabilities	(2,984)	(2,666)
Proceeds from issue of senior debt	2,292	5,453

Standard Chartered PLC

US \$m

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	Total financial assets at fair value	Loans and receivables	Held to maturity	
Cash and balances at central banks	-	-	-	-	-	58,864	-	58,864
<b>Financial assets held at fair value through profit or loss</b>								
Loans and advances to banks	320	-	2,252	-	2,572	-	-	2,572
Loans and advances to customers	1,689	-	1,229	-	2,918	-	-	2,918
Reverse repurchase agreements and other similar secured lending	454	-	458	-	912	-	-	912
Debt Securities and other eligible bills	19,318	-	393	-	19,711	-	-	19,711
Equity shares	718	-	733	-	1,451	-	-	1,451
	22,499	-	5,065	-	27,564	-	-	27,564
Derivative financial instruments	46,333	698	-	-	47,031	-	-	47,031
Loans and advances to banks	-	-	-	-	-	57,494	-	57,494
Loans and advances to customers	-	-	-	-	-	248,707	-	248,707
Reverse repurchase agreements and other similar secured lending	-	-	-	-	-	54,275	-	54,275
<b>Investment securities</b>								
Debt Securities and other eligible bills	-	-	-	109,161	109,161	2,630	4,340	116,131
Equity shares	-	-	-	894	894	-	-	894
Other assets	-	-	-	110,055	110,055	2,630	4,340	117,025
Assets held for sale	-	-	-	-	-	29,922	-	29,922
	-	-	-	-	-	62	-	62
<b>Total at 31st December 2017 (Audited)</b>	<b>68,832</b>	<b>698</b>	<b>5,531</b>	<b>110,055</b>	<b>185,116</b>	<b>451,954</b>	<b>4,340</b>	<b>641,410</b>
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	-	1,296	-	1,563	-	-	1,563
Loans and advances to customers	614	-	2,241	-	2,855	-	-	2,855
Reverse repurchase agreements and other similar secured lending	322	-	497	-	819	-	-	819
Debt Securities and other eligible bills	13,310	-	354	-	13,664	-	-	13,664
Equity shares	425	-	751	-	1,176	-	-	1,176
	14,938	-	5,139	-	20,077	-	-	20,077
Derivative financial instruments	64,433	1,076	-	-	65,509	-	-	65,509
Loans and advances to banks	-	-	-	-	-	54,538	-	54,538
Loans and advances to customers	-	-	-	-	-	226,693	-	226,693
Reverse repurchase agreements and other similar secured lending	-	-	-	-	-	44,097	-	44,097
<b>Investment securities</b>								
Debt Securities and other eligible bills	-	-	-	104,308	104,308	3,106	170	107,584
Equity shares	-	-	-	1,388	1,388	-	-	1,388
	-	-	-	105,696	105,696	3,106	170	108,972
Other assets	-	-	-	-	-	33,942	-	33,942
Assets held for sale	-	-	-	-	-	1,102	-	1,102
<b>Total at 31 December 2016 (Audited)</b>	<b>79,371</b>	<b>1,076</b>	<b>5,139</b>	<b>105,696</b>	<b>191,282</b>	<b>434,184</b>	<b>170</b>	<b>625,636</b>

US \$m

Liabilities	Liabilities at fair value			Amortised Cost	Non-financial liabilities	Total
	Trading	Derivatives held for hedging	Designated at fair value through profit or loss			
<b>Financial liabilities held at fair value through profit or loss</b>						
Deposits by banks	-	-	737	737	-	737
Customer accounts	-	-	5,236	5,236	-	5,236
Debt securities in issue	-	-	7,023	7,023	-	7,023
Short Positions	3,637	-	-	3,637	-	3,637
	3,637	-	12,996	16,633	-	16,633
Derivative financial instruments	46,558	1,543	-	48,101	-	48,101
Deposits by banks	-	-	-	-	30,945	30,945
Customer accounts	-	-	-	-	370,509	370,509
Repurchase agreements and other similar secured borrowing	-	-	-	-	39,783	39,783
Debt securities in issue	-	-	-	-	46,379	46,379
Other Liabilities	-	-	-	-	34,982	34,982
Subordinated liabilities and other borrowed funds	-	-	-	-	17,176	17,176
Liabilities included in disposal group held for sale	-	-	-	-	-	-
<b>Total at 31st December 2017 (Audited)</b>	<b>50,195</b>	<b>1,543</b>	<b>12,996</b>	<b>64,734</b>	<b>539,774</b>	<b>604,508</b>
<b>Financial liabilities held at fair value through profit or loss</b>						
Deposits by banks	-	-	718	718	-	718
Customer accounts	-	-	6,447	6,447	-	6,447
Debt securities in issue	-	-	5,670	5,670	-	5,670
Short Positions	3,763	-	-	3,763	-	3,763
	3,763	-	12,835	16,598	-	16,598
Derivative financial instruments	62,917	2,795	-	65,712	-	65,712
Deposits by banks	-	-	-	-	32,872	32,872
Customer accounts	-	-	-	-	338,185	338,185
Repurchase agreements and other similar secured borrowing	-	-	-	-	37,692	37,692
Debt securities in issue	-	-	-	-	46,700	46,700
Other Liabilities	-	-	-	-	32,958	32,958
Subordinated liabilities and other borrowed funds	-	-	-	-	19,523	19,523
	-	-	-	-	958	958
<b>Total at 31 December 2016 (Audited)</b>	<b>66,680</b>	<b>2,795</b>	<b>12,835</b>	<b>82,310</b>	<b>508,888</b>	<b>591,198</b>

Standard Chartered Bank, Sri Lanka

Rupees Thousands

Movements in Individual and Collective Expected Credit Losses during the year for Loans and Receivables to Other Customers	Current Period as at 31/03/2018	Previous Period as at 31/12/2017 (Audited)
Gross loans and receivables	94,406,307	81,146,901
(Less): Individual impairment	(1,141,053)	(701,944)
Collective impairment	(843,727)	(335,375)
<b>Net loans and receivables including those designated at fair value through profit or loss</b>	<b>92,421,527</b>	<b>80,109,582</b>
(Less): Loans and receivables designated at fair value through profit or loss	-	-
<b>Net loans and receivables</b>	<b>92,421,527</b>	<b>80,109,582</b>
Loans and Receivables to Other Customers	Current Period as at 31/03/2018	Previous Period as at 31/12/2017 (Audited)
By product-Domestic Currency		
Overdrafts	10,622,520	9,657,297
Term loans	21,887,178	18,326,829
Lease rentals receivable	-	-
Credit cards	6,455,257	6,322,299
Pawning	-	-
Other loans	19,817,357	17,617,518
<b>Sub total</b>	<b>58,782,312</b>	<b>51,923,943</b>
By product-Foreign Currency		
Overdrafts	3,286,508	1,328,559
Term loans	13,192,540	10,669,419
Other loans	19,144,947	17,224,980
<b>Sub total</b>	<b>35,623,995</b>	<b>29,222,958</b>
<b>Total</b>	<b>94,406,307</b>	<b>81,146,901</b>

Movements in Individual and Collective Impairment during the year for Loans and Receivables to Other Customers	Current Period as at 31/03/2018	Previous Period as at 31/12/2017 (Audited)
Individual impairment		
Opening balance	701,944	525,688
Charge/(Write back) to income statement	478,027	341,823
Write-off during the period	(38,918)	(165,567)
Other movements	-	-
<b>Closing balance</b>	<b>1,141,053</b>	<b>701,944</b>
Collective impairment		
Opening balance	335,375	308,645
Charge/(Write back) to income statement	259,263	23,001
Other movements	249,089	3,729
<b>Closing balance</b>	<b>843,727</b>	<b>335,375</b>
<b>Total impairment</b>	<b>1,984,780</b>	<b>1,037,319</b>

Due to Other Customers - By product	Current Period as at 31/03/2018	Previous Period as at 31/12/2017 (Audited)
By product-Domestic Currency		
Demand deposits (current accounts)	20,486,879	19,236,915
Savings deposits	20,405,978	17,181,321
Fixed deposits	36,156,371	28,612,280
Other deposits	1,632,457	1,984,246
<b>Sub total</b>	<b>78,681,685</b>	<b>67,014,763</b>
By product- Foreign Currency		
Demand deposits (current accounts)	10,787,229	18,125,699
Savings deposits	16,571,174	12,945,277
Fixed deposits	6,065,448	3,365,833
Other deposits	7,318,150	6,226,367
<b>Sub total</b>	<b>40,742,001</b>	<b>40,663,176</b>
<b>Total</b>	<b>119,423,686</b>	<b>107,677,939</b>

Standard Chartered Bank, Sri Lanka

Rupees Thousands

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS							
As at 31/03/2018	FVTPL	Designated at fair value	Amortised cost	FVOCI	Hedging	Total	
<b>ASSETS</b>							
Cash and cash equivalents	-	-	10,607,276	-	-	10,607,276	
Balances with central banks	-	-	3,919,529	-	-	3,919,529	
Placements with banks	-	-	17,519,880	-	-	17,519,880	
Derivative financial instruments	1,882,935	-	-	-	-	1,882,935	
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	
Loans and receivables to banks	-	-	1,085,307	-	-	1,085,307	
Loans and receivables to other customers	-	-	92,421,527	-	-	92,421,527	
Financial investments	8,443,460	-	-	23,519,346	-	31,962,806	
<b>Total financial assets</b>	<b>10,326,395</b>	<b>-</b>	<b>125,553,519</b>	<b>23,519,346</b>	<b>-</b>	<b>159,399,260</b>	
As at 31/03/2018	FVTPL	Designated at fair value	Amortised cost	Hedging	Total		
<b>LIABILITIES</b>							
Due to banks	-	-	7,252,047	-	7,252,047		
Derivative financial instruments	1,747,070	-	-	-	1,747,070		
Other financial liabilities at fair value through profit or loss	-	-	-	-	-		
Due to other customers	-	-	119,423,686	-	119,423,686		
Other borrowings	-	-	744,322	-	744,322		
Debt securities issued	-	-	-	-	-		
<b>Total financial liabilities</b>	<b>1,747,070</b>	<b>-</b>	<b>127,420,055</b>	<b>-</b>	<b>129,167,125</b>		
As at 31/12/2017 (Audited)	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
<b>ASSETS</b>							
Cash and cash equivalents	-	-	-	9,065,723	-	-	9,065,723
Balances with central banks	-	-	-	4,157,993	-	-	4,157,993
Placements with banks	-	-	-	29,957,613	-	-	29,957,613
Derivative financial instruments	1,492,680	-	-	-	-	-	1,492,680
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	5,305,090	-	-	5,305,090
Loans and receivables to other customers	-	-	-	80,109,582	-	-	80,109,582
Financial investments	1,758,455	-	-	-	26,235,643	-	27,994,098
<b>Total financial assets</b>	<b>3,251,135</b>	<b>-</b>	<b>-</b>	<b>128,596,001</b>	<b>26,235,643</b>	<b>-</b>	<b>158,082,779</b>
As at 31/12/2017 (Audited)	HFT	Designated at fair value	Amortised cost	Hedging	Total		
<b>LIABILITIES</b>							
Due to banks	-	-	14,439,370	-	14,439,370		
Derivative financial instruments	1,456,758	-	-	-	1,456,758		
Other financial liabilities at fair value through profit or loss	-	-	-	-	-		
Due to other customers	-	-	107,677,939	-	107,677,939		
Other borrowings	-	-	503,945	-	503,945		
Debt securities issued	-	-	-	-	-		
<b>Total financial liabilities</b>	<b>1,456,758</b>	<b>-</b>	<b>122,621,254</b>	<b>-</b>	<b>124,078,012</b>		
Fair Value Through Profit & Loss - FVTPL	Fair Value Through Other Comprehensive Income - FVOCI						
Designated at fair value through profit or loss - Designated at fair value							

Standard Chartered PLC

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Loans and Advances to Customers	Current Period as at 31/12/2017 (Audited)	Previous Period as at 31/12/2016 (Audited)
Loans and advances to customers	256,981	235,902
Individual impairment provision	(5,237)	(5,667)
Portfolio impairment provision	(465)	(687)
Of which: loans and advances held at fair value through profit or loss	(2,572)	(2,855)
<b>Net loans and receivables</b>	<b>248,707</b>	<b>226,693</b>

Due to Other Customers and Banks - By Product	Current Period as at 31/12/2017 (Audited)	Previous Period as at 31/12/2016 (Audited)
Customer Accounts	370,509	338,185
Customer Accounts included within :		
Financial liabilities held at fair value through profit or loss	5,236	6,447
<b>Total</b>	<b>375,745</b>	<b>344,6</b>