

Standard Chartered Bank, Sri Lanka

Rupees Thousands

INCOME STATEMENT			
Item	Current Period	Previous Period	
	From 01/01/2016 to 31/03/2016	From 01/01/2015 to 31/03/2015	
Interest income	1,792,455	1,819,830	
Interest expense	389,130	504,314	
Net interest income	1,403,325	1,315,516	
Fees and Commission income	398,014	358,384	
Fees and Commission expenses	(10,837)	(20,065)	
Net fee and Commission income	387,177	338,319	
Net gain/(loss) from trading	331,913	359,249	
Net gain/(Loss) from financial instruments designated at fair value through profit or loss	1,188	361	
Net gain/(Loss) from financial investments	-	2,369	
Other operating income(net)	33,932	39,127	
Total operating income	2,157,536	2,054,941	
Impairment for Loans and other losses			
Individual impairment	22,481	33,349	
Collective impairment	(12,663)	15,146	
Others	-	-	
Net operating income	2,147,718	2,006,446	
Personnel expenses	438,936	432,565	
Depreciation and amortisation	38,913	29,814	
Other expenses	247,190	360,507	
Operating profit/(loss) before value added tax (VAT) & NBT	1,422,679	1,183,560	
VAT & NBT on financial services	230,202	100,602	
Operating profit/(loss) after value added tax (VAT) & NBT	1,192,477	1,082,958	
Share of profits of associates and joint ventures	-	-	
Profit/(Loss) before tax	1,192,477	1,082,958	
Tax expenses	303,889	356,581	
Profit/(loss) for the period	888,587	726,377	
Profit attributable to:			
Owners of the parent	888,587	726,377	
Non-controlling interests	-	-	
	888,587	726,377	
Earnings per share			
Basic earnings per ordinary share	-	-	
Diluted earnings per ordinary share	-	-	

Standard Chartered PLC

US \$m

CONSOLIDATED INCOME STATEMENT			
Item	Current Period	Previous Period	
	From 01/01/2015 to 31/12/2015 (Audited)	From 01/01/2014 to 31/12/2014 (Audited)	
Interest Income	14,613	16,984	
Interest Expense	(5,206)	(5,981)	
Net interest income	9,407	11,003	
Fees and commission income	4,088	4,651	
Fees and commission expense	(481)	(472)	
Net trading income	912	1,896	
Other operating income	1,363	1,256	
Non-interest income	5,882	7,331	
Operating income	15,289	18,334	
Staff costs	(7,119)	(6,788)	
Premises costs	(831)	(910)	
General administrative expenses	(2,559)	(2,708)	
Depreciation and amortisation	(664)	(639)	
Operating expenses	(11,173)	(11,045)	
Operating profit before impairment losses and taxation	4,116	7,289	
Impairment losses on loans and advances and other credit risk provisions	(4,976)	(2,141)	
Other impairment			
Goodwill impairment	(488)	(758)	
Other	(367)	(403)	
Profit from associates and joint ventures	192	248	
(Loss)/Profit before taxation	(1,523)	4,235	
Taxation	(673)	(1,530)	
(Loss)/Profit for the year	(2,196)	2,705	
Profit Attributable to:			
Non-controlling interests	(2)	92	
Parent company shareholders	(2,194)	2,613	
(Loss)/Profit for the year	(2,196)	2,705	
Earning pershare:			
Basic earnings per ordinary share	(91.9)	97.3	
Diluted earnings per ordinary share	(91.9)	96.7	

Standard Chartered Bank, Sri Lanka

Rupees Thousands

STATEMENT OF FINANCIAL POSITION			
Item	Current Period	Previous Period	
	As at 31/03/2016	As at 31/12/2015 (Audited)	
Assets			
Cash and cash equivalents	744,765	4,438,210	
Balance with Central Bank	2,927,586	2,997,535	
Placements with banks	24,143,615	9,225,543	
Derivative financial Instruments	1,412,930	1,163,537	
Other financial assets held-for-trading	2,831,868	3,418,139	
Financial assets designated at fair value through Profit and loss	-	-	
Loans and receivables to banks	5,138,183	5,074,856	
Loans and receivables to other customers	55,285,763	52,667,312	
Financial investments - available-for-sale	28,937,785	29,801,689	
Financial investments - held to maturity	-	-	
Investments in subsidiaries	-	-	
Investments in associates and joint ventures	-	-	
Property, Plant and Equipment	620,749	628,093	
Investment properties	-	-	
Goodwill and intangible assets	-	-	
Deferred tax assets	161,179	143,650	
Current Tax Receivable	-	1,667	
Other Assets	1,283,978	2,295,701	
Total Assets	123,488,400	111,855,932	
Liabilities			
Due to banks	3,041,897	2,823,920	
Derivative financial instruments	935,793	851,015	
Other financial liabilities held-for-trading	-	-	
Financial liabilities designated at fair value through profit and loss	-	-	
Due to other customers	90,012,518	78,968,451	
Other borrowings	151,748	362,520	
Debt securities issued	-	-	
Current tax liabilities	1,027,284	-	
Deferred tax liabilities	-	-	
Other provisions	279,845	20,621	
Other liabilities	1,886,962	3,580,251	
Due to subsidiaries	-	-	
Subordinated term debts	-	-	
Total Liabilities	97,336,047	86,606,778	
Equity			
Stated capital/Assigned capital	2,626,643	2,626,643	
Statutory reserve fund	1,731,695	1,713,923	
Retained earnings	17,526,579	16,655,764	
Other reserves	4,267,436	4,252,824	
Total shareholders' equity	26,152,353	25,249,154	
Non-controlling interest	26,152,353	25,249,154	
Total Equity	123,488,400	111,855,932	
Total equity and liabilities	123,488,400	111,855,932	
Contingent liabilities and commitments	189,827,282	187,668,309	
Memorandum Information			
Number of Employees	530	533	
Number of Branches	8	8	

Standard Chartered PLC

US \$m

CONSOLIDATED BALANCE SHEET			
Item	Current Period	Previous Period	
	As at 31/12/2015 (Audited)	As at 31/12/2014 (Audited)	
ASSETS			
Cash and Balances at Central Banks	65,312	97,282	
Financial Assets held at Fair Value through Profit or Loss	23,401	32,623	
Derivative Financial Instruments	63,143	65,834	
Loans and Advances to Banks	64,494	83,890	
Loans and Advances to Customers	257,356	284,695	
Investment Securities	114,767	104,238	
Other Assets	34,601	38,689	
Current Tax Assets	388	362	
Prepayments and Accrued Income	2,174	2,647	
Interests in Associates and Joint Ventures	1,937	1,962	
Goodwill and Intangible Assets	4,642	5,190	
Property, Plant and Equipment	7,209	7,984	
Deferred Tax Assets	1,059	518	
Total Assets	640,483	725,914	
LIABILITIES			
Deposits by Banks	37,611	54,391	
Customer Accounts	350,633	405,353	
Financial Liabilities held at Fair Value through Profit or Loss	20,872	22,390	
Derivative Financial Instruments	61,939	63,313	
Debt Securities in Issue	59,880	71,951	
Other Liabilities	32,011	31,237	
Current Tax Liabilities	769	891	
Accruals and Deferred Income	5,451	5,915	
Subordinated Liabilities and Other Borrowed Funds	21,852	22,947	
Deferred Tax Liabilities	293	246	
Provision for Liabilities and Charges	215	129	
Retirement Benefit Obligations	445	413	
Total Liabilities	591,971	679,176	
EQUITY			
Share Capital	1,639	1,236	
Share premium	5,449	5,482	
Other Reserves	12,182	9,690	
Retained earnings	26,934	30,024	
Total Parent Company Shareholders' Equity	46,204	46,432	
Other equity instruments	1,987	-	
Total Equity excluding non-controlling interests	48,191	46,432	
Non-controlling interests	321	306	
Total Equity	48,512	46,738	
Total equity and liabilities	640,483	725,914	
COMMITMENTS AND CONTINGENCIES	226,904	254,453	

Standard Chartered Bank, Sri Lanka

Rupees Thousands

COMPREHENSIVE INCOME STATEMENT			
Item	Current Period	Previous Period	
	From 01/01/2016 to 31/03/2016	From 01/01/2015 to 31/03/2015	
Profit/(Loss) for the period	888,587	726,377	
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	(80,710)	(58,869)	
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	(80,710)	(58,869)	
Total comprehensive income for the period	807,877	667,508	
Attributable to:			
Owners of the parent	807,877	667,508	
Non-controlling interests	-	-	
	807,877	667,508	

Standard Chartered PLC

US \$m

CONSOLIDATED COMPREHENSIVE INCOME STATEMENT			
Item	Current Period	Previous Period	
	From 01/01/2015 to 31/12/2015 (Audited)	From 01/01/2014 to 31/12/2014 (Audited)	
(Loss)/Profit for the year	(2,196)	2,705	
Other comprehensive (loss)/income:			
Items that will not be reclassified to income statement:			
Actuarial gain/(losses) on retirement benefit obligations	(57)	(61)	
Items that may be reclassified subsequently to income statement:			
Exchange differences on translation of foreign operations:			
Losses taken to equity	(2,003)	(1,090)	
Net gains on net investment hedges	90	20	
Share of other comprehensive income from associates and joint ventures	-	17	
Available-for-sale investments:			
Net valuation (losses)/gains taken to equity	(57)	479	
Reclassified to income statement	(328)	(423)	
Cash flow hedges:			
Net losses taken to equity	(71)	(116)	
Reclassified to income statement	107	13	
Taxation relating to components of other comprehensive (loss)/income	25	(22)	
Other comprehensive (loss)/income for the year, net of taxation	(2,294)	(1,183)	
Total comprehensive (loss)/income for the year	(4,490)	1,522	
Total comprehensive (loss)/income attributable to:			
Non-controlling interests	(40)	63	
Parent company shareholders	(4,450)	1,459	
	(4,490)	1,522	

Standard Chartered Bank, Sri Lanka

Rupees Thousands

STATEMENT OF CASHFLOW			
Item	Current Period	Previous Period	
	31/03/2016	31/03/2015	
Cash flows from operating activities			
Profit before tax	1,192,476	1,082,959	
Adjustment for:			
Depreciation and amortisation	38,913	29,814	
Net impairment loss on loans and advances	9,818	48,495	
Net interest income	(1,403,325)	(1,315,515)	
Provision for employee benefits	-	-	
(Gain)/Loss on sale of property, plant and equipment	(3,180)	(2,935)	
Net cash generated from/ (used in) operating activities	(5,114,977)	5,796,713	
Cash flows from investing activities			
Net Sale/(Acquisition) of Sri Lanka Government Securities Held for Trading	586,271	(284,746)	
Net Acquisition of Sri Lanka Government Securities Available for Sale	863,904	(8,279,911)	
Acquisition of property, plant and equipment	(39,783)	(51,580)	
Proceeds from the sale of property, plant and equipment	11,140	2,934	
Net cash (used in)/from investing activities	1,421,532	(8,613,303)	
Cash flows from financing activities			
Amounts transferred to head office	-	-	
Net cash from financing activities	-	-	
Net increase/(decrease) in cash & cash equivalents	(3,693,445)	(2,816,590)	
Cash and cash equivalents at the beginning of the period	4,438,210	3,518,106	
Exchange difference in respect of cash & cash equivalent	-	-	
Cash and cash equivalents at the end of the period	744,765	701,516	

Standard Chartered PLC

US \$m

CONSOLIDATED STATEMENT OF CASHFLOW			
Item	Current Period	Previous Period	
	31/12/2015 (Audited)	31/12/2014 (Audited)	
Cash flows from operating activities			
(Loss)/Profit before taxation	(1,523)	4,235	
Adjustments for Non-cash items and other adjustments included within income statement	6,949	4,470	
Change in operating assets	36,812	(13,657)	
Change in operating liabilities	(70,244)	59,321	
Contributions to defined benefit schemes	(109)	(98)	
UK and overseas taxes paid	(1,285)	(1,708)	
Net cash from operating activities	(29,400)	52,563	
Net cash flows from investing activities			
Purchase of property, plant and equipment	(130)	(189)	
Disposal of property, plant and equipment	109	67	
Investment in associates and joint ventures	-	(64)	
Disposal of subsidiaries	667	-	
Purchase of investment securities	(209,519)	(196,054)	
Disposal and maturity of investment securities	195,457	192,055	
Dividends received from investment in subsidiaries, associates and joint ventures	12	13	
Net cash used in investing activities	(13,404)	(4,172)	
Net cash flows from financing activities			
Issue of ordinary and preference share capital, net of expenses	5,053	11	
Issue of Additional Tier 1 capital, net of expenses	1,987	-	
Purchase of own shares	(68)	(110)	
Exercise of share options through ESOP	10	17	
Interest paid on subordinated liabilities	(1,082)	(1,090)	
Gross proceeds from issue of subordinated liabilities	-	4,684	
Repayment of subordinated liabilities	(5)	(2,114)	
Repayment to non-controlling interests	82	(298)	
Interest paid on senior debts	(584)	(740)	
Gross proceeds from issue of senior debts	5,388	6,579	
Repayment of senior debts	(6,947)	(6,408)	
Dividends paid to non-controlling interests and preference shareholders, net of scrip	(192)	(161)	
Dividends paid to ordinary shareholders, net of scrip	(755)	(1,350)	
Net cash from financing activities	2,887	(980)	
Net increase in cash and cash equivalents	(39,917)	47,411	
Cash and cash equivalents at beginning of year	129,870	84,156	
Effect of exchange rate movements on cash and cash equivalents	(1,525)	(1,697)	
Cash and cash equivalents at end of year	88,428	129,870	

Standard Chartered PLC

US \$m

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY											
For the Period Ended (31/12/2015) (Audited)									Parent Company Shareholders Equity	Non-Controlling Interests	Total
	Share Capital and Share Premium	Other equity instruments	Capital and Capital Redemption Reserve	Merger Reserve	Available for Sale Reserve	Cash Flow Hedge Reserve	Translation Reserve	Retained Earnings			
Balance as at 01/01/15 (Opening Balance)	6,718	-	18	12,421	456	(57)	(3,148)	30,024	46,432	306	46,738
Loss for the year	-	-	-	-	-	-	-	(2,194)	(2,194)	(2)	(2,196)
Other Comprehensive (loss)/Income	-	-	-	-	(324)	11	(1,878)	(65)	(2,256)	(38)	(2,294)
Distributions	-	-	-	-	-	-	-	-	-	(26)	(26)
Shares issued, net of expenses	370	-	-	4,683	-	-	-	-	5,053	-	5,053
Other equity instruments issued,net of expenses	-	1,987	-	-	-	-	-	-	1,987	-	1,987
Net own shares adjustment	-	-	-	-	-	-	-	(58)	(58)	-	(58)
Share option expense, net of taxation	-	-	-	-	-	-	-	148	148	-	148
Dividend, net of scrip	-	-	-	-	-	-	-	(921)	(921)	-	(921)
Other Increases	-	-	-	-	-	-	-	-	-	81	81
Balance as at 31/12/15 (Closing Balance)	7,088	1,987	18	17,104	132	(46)	(5,026)	26,934	48,191	321	48,512

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	Loans and receivables	Held to maturity	Non-financial assets	
Cash and balances at central banks	-	-	-	-	65,312	-	-	65,312
Financial assets held at fair value through profit or loss								
Loans and advances to banks	1,942	-	333	-	-	-	-	2,275
Loans and advances to customers	3,008	-	1,039	-	-	-	-	4,047
Treasury bills and other eligible bills	859	-	-	-	-	-	-	859
Debt securities	12,896	-	389	-	-	-	-	13,285
Equity shares	2,237	-	698	-	-	-	-	2,935
Derivative financial instruments	20,942	-	2,459	-	-	-	-	23,401
Loans and advances to banks	61,812	1,331	-	-	64,494	-	-	63,143
Loans and advances to customers	-	-	-	-	257,356	-	-	64,494
Investment securities	-	-	-	-	-	-	-	257,356
Treasury bills and other eligible bills	-	-	-	32,453	-	-	-	32,453
Debt securities	-	-	-	77,684	2,700	210	-	80,594
Equity shares	-	-	-	1,720	-	-	-	1,720
Other assets	-	-	-	111,857	2,700	210	-	114,767
Total at 31st December 2015 (Audited)	82,754	1,331	2,459	111,857	422,270	210	2,193	623,074
Cash and balances at central banks	-	-	-	-	97,282	-	-	97,282
Financial assets held at fair value through profit or loss								
Loans and advances to banks	3,368	-	242	-	-	-	-	3,610
Loans and advances to customers	2,833	-	1,071	-	-	-	-	3,904
Treasury bills and other eligible bills	1,720	-	92	-	-	-	-	1,812
Debt securities	17,735	-	-	-	-	-	-	17,735
Equity shares	4,556	-	1,006	-	-	-	-	5,562
Derivative financial instruments	30,212	-	2,411	-	-	-	-	32,623
Loans and advances to banks	64,111	1,723	-	-	83,890	-	-	65,834
Loans and advances to customers	-	-	-	-	284,695	-	-	83,890
Investment securities	-	-	-	-	-	-	-	284,695
Treasury bills and other eligible bills	-	-	-	24,073	-	16	-	24,089
Debt securities	-	-	-	74,937	2,883	122	-	77,942
Equity shares	-	-	-	2,207	-	-	-	2,207
Other assets	-	-	-	101,217	2,883	138	-	104,238
Total at 31st December 2014 (Audited)	94,323	1,723	2,411	101,217	499,504	138	7,935	707,251

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				
Financial liabilities held at fair value through profit or loss							
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
Derivative financial instruments	2,824	-	18,048	-	-	-	20,872
Deposits by banks	59,390	2,549	-	-	-	-	61,939
Customer accounts	-	-	-	37,611	-	-	37,611
Debt securities in issue	-	-	-	350,633	-	-	350,633
Other Liabilities	-	-	-	59,880	-	-	59,880
Subordinated liabilities and other borrowed funds	-	-	-	31,525	486	-	32,011
Total at 31st December 2015 (Audited)	62,214	2,549	18,048	501,501	486	-	584,798
Financial liabilities held at fair value through profit or loss							
Deposits by banks	-	-	932	-	-	-	932
Customer accounts	-	-	8,836	-	-	-	8,836
Debt securities in issue	-	-	8,837	-	-	-	8,837
Short Positions	3,785	-	-	-	-	-	3,785
Derivative financial instruments	3,785	-	18,605	-	-	-	22,390
Deposits by banks	61,896	1,417	-	-	-	-	63,313
Customer accounts	-	-	-	54,391	-	-	54,391
Debt securities in issue	-	-	-	405,353	-	-	405,353
Other Liabilities	-	-	-	71,951	-	-	71,951
Subordinated liabilities and other borrowed funds	-	-	-	30,086	1,151	-	31,237
Total at 31st December 2014 (Audited)	65,681	1,417	18,605	584,728	1,151	-	671,582

Standard Chartered Bank, Sri Lanka

Rupees Thousands

Loans and Receivables to Other Customers	Current Period as at 31/03/2016	Previous Period as at 31/12/2015 (Audited)
Gross loans and receivables	55,608,106	52,993,830
(Less): Individual impairment	(17,066)	(17,884)
Collective impairment	(305,277)	(308,634)
Net loans and receivables including those designated at fair value through profit or loss	55,285,763	52,667,312
(Less): Loans and receivables designated at fair value through profit or loss	-	-
Net loans and receivables	55,285,763	52,667,312

Loans and Receivables to Other Customers - By product	Current Period as at 31/03/2016	Previous Period as at 31/12/2015 (Audited)
By product - Domestic Currency		
Overdrafts	7,374,877	6,491,389
Term loans	10,482,397	11,954,543
Lease rentals receivable	-	-
Credit cards	5,042,193	5,055,606
Pawning	-	-
Other loans	13,826,426	11,924,282
Sub total	36,725,893	35,425,820
By product - Foreign Currency		
Overdrafts	2,211,621	1,831,737
Term loans	7,381,256	7,417,594
Other loans	9,289,336	8,318,679
Sub total	18,882,213	17,568,010
Total	55,608,106	52,993,830

Movements in Individual and Collective Impairment during the year for Loans and Receivables to Other Customers	Current Period as at 31/03/2016	Previous Period as at 31/12/2015 (Audited)
Individual impairment		
Opening balance	17,884	21,430
Charge/(Write back) to income statement	22,481	128,940
Write-off during the period	(23,298)	(132,006)
Other movements	-	(480)
Closing balance	17,067	17,884
Collective impairment		
Opening balance	326,518	345,152
Charge/(Write back) to income statement	(12,663)	(45,796)
Other movements	(8,578)	9,278
Closing balance	305,277	308,634
Total impairment	322,344	326,518

Due to Other Customers - By product	Current Period as at 31/03/2016	Previous Period as at 31/12/2015 (Audited)
By product - Domestic Currency		
Demand deposits (current accounts)	12,941,332	12,646,515
Savings deposits	21,929,739	14,017,441
Fixed deposits	15,607,199	16,157,558
Other deposits	2,473,387	2,726,189
Sub total	52,951,657	45,547,703
By product - Foreign Currency		
Demand deposits (current accounts)	10,080,384	9,758,885
Savings deposits	16,280,097	12,764,070
Fixed deposits	2,516,298	2,497,217
Other deposits	8,184,082	8,400,576
Sub total	37,060,861	33,420,748
Total	90,012,518	78,968,451

Standard Chartered Bank, Sri Lanka

Rupees Thousands

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS							
As at 31/03/2016	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	744,765	-	-	744,765
Balances with central banks	-	-	-	2,927,586	-	-	2,927,586
Placements with banks	-	-	-	24,143,615	-	-	24,143,615
Derivative financial instruments	1,412,930	-	-	-	-	-	1,412,930
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	5,138,183	-	-	5,138,183
Loans and receivables to other customers	-	-	-	55,285,763	-	-	55,285,763
Financial investments	2,831,868	-	-	-	28,937,785	-	31,769,653
Total financial assets	4,244,798	-	-	88,239,912	28,937,785	-	121,422,495
As at 31/03/2016							
LIABILITIES							
Due to banks	-	-	-	3,041,897	-	-	3,041,897
Derivative financial instruments	935,793	-	-	-	-	-	935,793
Other financial liabilities at fair value through profit or loss	-	-	-	-	-	-	-
Due to other customers	-	-	-	90,012,518	-	-	90,012,518
Other borrowings	-	-	-	151,748	-	-	151,748
Debt securities issued	-	-	-	-	-	-	-
Total financial liabilities	935,793	-	-	93,206,163	-	-	94,141,956

As at 31/12/2015 (Audited)	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	4,438,210	-	-	4,438,210
Balances with central banks	-	-	-	2,997,535	-	-	2,997,535
Placements with banks	-	-	-	9,225,543	-	-	9,225,543
Derivative financial instruments	1,163,537	-	-	-	-	-	1,163,537
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	5,074,856	-	-	5,074,856
Loans and receivables to other customers	-	-	-	52,667,312	-	-	52,667,312
Financial investments	3,418,139	-	-	-	29,801,689	-	33,219,828
Total financial assets	4,581,676	-	-	74,403,456	29,801,689	-	108,786,821
As at 31/12/2015 (Audited)							
LIABILITIES							
Due to banks	-	-	-	2,823,920	-	-	2,823,920
Derivative financial instruments	851,015	-	-	-	-	-	851,015
Other financial liabilities at fair value through profit or loss	-	-	-	-	-	-	-
Due to other customers	-	-	-	78,968,451	-	-	78,968,451
Other borrowings	-	-	-	362,520	-	-	362,520
Debt securities issued	-	-	-	-	-	-	-
Total financial liabilities	851,015	-	-	82,154,891	-	-	83,005,906
Held for trading - HFT	Held-to-maturity – HTM						
Designated at fair value through profit or loss - Designated at fair value	Available-for-sale – AFS						
Loans and receivables/deposits at amortised cost - Amortised cost							

Standard Chartered PLC

US \$m

Loans and Advances to Customers	Current Period as at 31/12/2015 (Audited)	Previous Period as at 31/12/2014 (Audited)
Loans and advances to customers	268,083	292,571
Individual impairment provision	(6,023)	(3,276)
Portfolio impairment provision	(657)	(696)
	261,403	288,599
Of which: loans and advances held at fair value through profit or loss	(4,047)	(3,904)
Net loans and receivables	257,356	284,695

Due to Other Customers and Banks - By Product	Current Period as at 31/12/2015 (Audited)	Previous Period as at 31/12/2014 (Audited)
Customer Accounts	350,633	405,353
Customer Accounts included within: Financial liabilities held at fair value through profit or loss	8,494	8,836
Total	359,127	414,189

CERTIFICATION

The financial information summarised above for the three months ended 31st March 2016 is drawn up from the un-audited 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, when necessary.

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

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

Jim McCabe

(Sgd) Chief Executive Officer

26/05/16

Nishani Ariyawansa

(Sgd) Financial Controller

26/05/16