



## 2018 EU-wide Transparency Exercise

<b>Bank Name</b>	Standard Chartered Plc
<b>LEI Code</b>	U4LOSYZ7YG4W3S5F2G91
<b>Country Code</b>	GB

## 2018 EU-wide Transparency Exercise

### Capital

Standard Chartered Plc

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>48,991</b>	<b>49,768</b>	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>31,818</b>	<b>33,034</b>	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,671	4,809	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	21,799	22,774	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	31	-76	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	10,613	10,360	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	709	596	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-535	-659	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,263	-4,282	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-104	-110	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-953	-586	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-33	-33	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-118	-104	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-104	-93	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	0	345	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	345	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,586</b>	<b>5,741</b>	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,119	4,238	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	1,466	1,503	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>37,404</b>	<b>38,775</b>	C 01.00 (r015,r010)	Article 52 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,587</b>	<b>10,993</b>	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	10,972	10,781	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	615	211	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	233,259	233,202	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	124	C 05.01 (r010,r040)		
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.64%</b>	<b>14.17%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.04%</b>	<b>16.63%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>21.00%</b>	<b>21.34%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>31,818</b>	<b>32,690</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.64%</b>	<b>14.03%</b>	[D.1]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	0	345	C 05.01 (r440,r010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,r020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,r030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	0	124	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2018 EU-wide Transparency Exercise

### Leverage ratio

Standard Chartered Plc

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	37,404	38,775	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	35,938	37,272	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	634,768	685,605	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	633,302	685,605	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	5.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.7%	5.4%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

Standard Chartered Plc

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	188,200	191,043
Risk exposure amount for securitisation and re-securitisations in the banking book	2,240	1,968
Risk exposure amount for contributions to the default fund of a CCP	68	53
Risk exposure amount Other credit risk	185,892	189,023
Risk exposure amount for position, foreign exchange and commodities (Market risk)	19,211	17,686
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	124	154
Risk exposure amount for Credit Valuation Adjustment	420	408
Risk exposure amount for operational risk	25,413	24,061
Other risk exposure amounts	15	4
<b>Total Risk Exposure Amount</b>	<b>233,259</b>	<b>233,202</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2018 EU-wide Transparency Exercise

### P&L

Standard Chartered Plc

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	12,728	7,391
Of which debt securities income	2,808	1,649
Of which loans and advances income	9,672	5,590
Interest expenses	5,599	3,492
(Of which deposits expenses)	4,262	2,717
(Of which debt securities issued expenses)	1,254	747
(Expenses on share capital repayable on demand)	0	0
Dividend income	38	8
Net Fee and commission income	3,006	1,641
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	199	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	1,453	793
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-64	86
Gains or (-) losses from hedge accounting, net	-61	-55
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	793	379
<b>TOTAL OPERATING INCOME, NET</b>	<b>12,492</b>	<b>6,740</b>
(Administrative expenses)	8,250	4,201
(Depreciation)	709	373
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-21	21
(Commitments and guarantees given)	-21	21
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	17	0
Of which restructuring <sup>1</sup>	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,345	230
(Financial assets at fair value through other comprehensive income)	n.a.	-7
(Financial assets at amortised cost)	n.a.	237
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	402	43
(of which Goodwill)	267	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	195	136
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	58	22
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,060</b>	<b>2,030</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,093</b>	<b>1,376</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,093</b>	<b>1,376</b>
Of which attributable to owners of the parent	1,023	1,338

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	92,741	30,529	3,900		110,537	35,141	4,281	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	35	7		3	41	8	
	Multilateral Development Banks	16,376	11,215	0		19,687	12,073	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33,959	10,696	824		32,577	8,784	676	
	Corporates	53,263	13,475	12,566		56,385	15,234	13,823	
	of which: SME	31,163	6,240	6,149		32,919	6,737	6,642	
	Retail	17,585	10,594	7,565		17,501	10,223	7,270	
	of which: SME	3,820	2,499	1,494		3,951	2,398	1,545	
	Secured by mortgages on immovable property	9,039	8,689	4,868		9,401	8,969	5,055	
	of which: SME	3,293	3,128	2,116		3,417	3,221	2,208	
	Exposures in default	1,007	330	330	670	887	326	326	551
	Items associated with particularly high risk	2,095	1,685	2,328		2,165	1,707	2,561	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,516	1,516	3,789		1,444	1,444	3,610		
Securitisation	0	0	0		0	0	0		
Other exposures	8,617	8,672	6,075		8,557	8,479	6,681		
<b>Standardised Total<sup>2</sup></b>	<b>236,202</b>	<b>97,337</b>	<b>43,353</b>	<b>1,153</b>	<b>259,144</b>	<b>102,422</b>	<b>44,294</b>	<b>1,064</b>	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
HONG KONG	Central governments or central banks	29	29	73		27	27	68	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	84	343	114		68	35	2	
	Corporates	8,923	1,574	1,433		9,430	1,754	1,425	
	of which: SME	6,259	950	948		6,598	898	896	
	Retail	2,669	555	412		2,039	487	361	
	of which: SME	29	28	16		28	27	16	
	Secured by mortgages on immovable property	423	321	202		591	412	263	
	of which: SME	216	197	133		240	203	126	
	Exposures in default	81	6	6	75	98	9	9	89
	Items associated with particularly high risk	228	224	336		320	292	438	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1,580	1,518	1,288		1,694	1,623	1,372		
<b>Standardised Total<sup>2</sup></b>	<b>1,580</b>	<b>1,518</b>	<b>1,288</b>	<b>78</b>	<b>1,694</b>	<b>1,623</b>	<b>1,372</b>	<b>90</b>	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
UNITED STATES	Central governments or central banks	100	100	243		105	105	254	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22,759	2,729	69		22,591	2,349	57	
	Corporates	2,432	157	51		4,296	354	101	
	of which: SME	18	1	1		1	0	0	
	Retail	2	1	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	7	7	19		7	7	19		
Securitisation	0	0	0		0	0	0		
Other exposures	137	137	109		187	187	160		
<b>Standardised Total<sup>2</sup></b>	<b>137</b>	<b>137</b>	<b>109</b>	<b>1</b>	<b>187</b>	<b>187</b>	<b>160</b>	<b>1</b>	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	45,065	7,711	40		57,111	13,913	42	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,952	5,037	122		5,491	4,294	86	
	Corporates	11,185	318	304		985	210	166	
	of which: SME	736	219	219		589	113	113	
	Retail	12	9	7		21	8	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	219	219	202		332	332	255	
	of which: SME	213	213	200		326	325	252	
	Exposures in default	2	1	1	1	3	2	2	1
	Items associated with particularly high risk	10	10	15		11	11	17	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	36	36	90		37	37	92		
Securitisation	0	0	0		0	0	0		
Other exposures	1,032	1,032	946		606	606	550		
<b>Standardised Total<sup>2</sup></b>	<b>1,032</b>	<b>1,032</b>	<b>946</b>	<b>3</b>	<b>606</b>	<b>606</b>	<b>550</b>	<b>3</b>	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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### Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
<b>CHINA</b>	Central governments or central banks	92	92	229		120	120	300	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,644	241	41		1,751	403	69	
	Corporates	1,303	242	216		1,654	375	371	
	of which: SME	987	113	110		1,423	233	230	
	Retail	1,461	1,184	819		2,122	1,296	900	
	of which: SME	521	425	250		547	446	264	
	Secured by mortgages on immovable property	2,101	2,156	1,097		2,185	2,168	1,066	
	of which: SME	92	90	59		72	70	47	
	Exposures in default	23	3	3	21	19	5	5	14
	Items associated with particularly high risk	325	324	486		256	255	382	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1,242	1,242	3,104		1,376	1,376	3,439		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	138	138	128	44	148	148	138	15	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
<b>KOREA, REPUBLIC OF</b>	Central governments or central banks	103	103	256		111	111	278	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	103	103	2		112	112	2	
	Corporates	195	77	74		217	82	78	
	of which: SME	20	4	4		37	25	25	
	Retail	6	3	2		6	2	2	
	of which: SME	2	2	1		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	266	266	398		251	251	376	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	844	844	672	1	930	930	672	0	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
<b>SINGAPORE</b>	Central governments or central banks	0	0	0		18	18	46	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	607	458	158		554	627	159	
	Corporates	8,481	1,814	1,751		8,480	2,254	1,944	
	of which: SME	6,140	1,048	1,040		5,978	1,040	1,031	
	Retail	2,339	1,391	964		2,435	1,437	993	
	of which: SME	661	472	274		650	500	250	
	Secured by mortgages on immovable property	641	620	460		657	623	456	
	of which: SME	464	447	336		472	443	327	
	Exposures in default	178	110	110	68	213	103	103	109
	Items associated with particularly high risk	161	136	205		286	253	379	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	22	22	55		24	24	61		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	640	640	612	92	698	698	673	115	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
<b>INDIA</b>	Central governments or central banks	561	564	910		432	435	743	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,669	762	73		898	341	85	
	Corporates	2,458	1,450	1,415		2,826	1,763	1,720	
	of which: SME	1,726	963	928		1,891	1,114	1,072	
	Retail	1,273	963	995		1,346	1,003	617	
	of which: SME	1,013	754	438		1,084	798	464	
	Secured by mortgages on immovable property	1,219	1,104	615		1,205	1,086	592	
	of which: SME	657	558	321		674	572	322	
	Exposures in default	69	23	23	44	65	22	22	43
	Items associated with particularly high risk	222	216	324		178	174	262	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	1,190	1,190	1,165	54	1,019	1,019	997	43	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
GERMANY	Central governments or central banks	38,514	16,646	15		42,551	14,104	16	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	0	0		0	0	0	
	Corporates	107	13	6		116	21	21	
	of which: SME	12	3	3		13	1	1	
	Retail	1	0	0		4	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	1	1	1	0	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
JAPAN	Central governments or central banks	7	99	18		11	11	26	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	0	0		25	0	0	
	Corporates	24	2	2		29	5	5	
	of which: SME	23	1	1		26	2	2	
	Retail	1	0	0		11	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	3	3	3	0	3	3	3	0	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
UNITED ARAB EMIRATES	Central governments or central banks	141	141	353		140	140	350	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	13	6		6	6	2	
	Corporates	2,374	715	679		2,509	730	715	
	of which: SME	1,955	502	500		2,107	581	580	
	Retail	358	325	243		331	299	223	
	of which: SME	14	5	3		13	4	2	
	Secured by mortgages on immovable property	1,583	1,582	575		1,600	1,600	576	
	of which: SME	145	144	61		138	138	60	
	Exposures in default	82	26	26	52	96	41	41	56
	Items associated with particularly high risk	95	26	39		103	30	46	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	129	129	30	58	151	151	43	56	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Standard Chartered PLC

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
Consolidated data	Central banks and central governments	256,736	0	116,116	17,776	0	11	253,138	0	120,893	18,319	0	4
	Institutions	214,084	42	104,264	19,768	25	14	233,083	0	119,254	20,012	0	187
	Corporates	346,661	8,935	193,127	86,410	9,247	4,324	369,060	7,700	206,324	87,556	9,784	3,607
	Corporates - Of Which: Specialised Lending	28,773	901	14,841	9,059	440	531	31,450	854	15,839	8,733	622	486
	Corporates - Of Which: SME	9,039	602	5,689	3,535	679	226	8,162	517	5,466	3,470	688	205
	Retail	96,332	524	82,773	17,502	857	161	88,684	567	84,232	17,748	955	738
	Retail - Secured on real estate property	59,614	171	59,599	4,130	262	44	59,433	166	59,437	3,333	240	161
	Retail - Secured on real estate property - Of Which: SME	224	2	219	0	0	0	214	1	212	0	0	1
	Retail - Secured on real estate property - Of Which: non-SME	59,391	168	59,380	4,130	262	43	59,219	165	59,225	3,333	240	161
	Retail - Qualifying Revolving	23,346	128	11,904	3,618	210	35	25,187	137	12,625	3,721	247	8
	Retail - Other Retail	13,392	226	11,271	9,754	386	82	14,263	264	12,171	10,694	467	69
	Retail - Other Retail - Of Which: SME	1,924	63	1,245	850	149	22	2,020	67	1,298	1,029	222	18
	Retail - Other Retail - Of Which: non-SME	11,467	162	10,026	8,904	237	60	12,243	197	10,873	9,665	245	51
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	17,551	0	17,363	2,240	0	2	17,061	0	14,934	1,968	0	2
Other non credit-obligation assets	0	0	0	1,684	0	0	0	0	0	1,093	0	0	
IRB Total													
				144,779						146,696			

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>2</sup> For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
HONG KONG	Central banks and central governments	31,708	0	13,851	502	0	0	36,045	0	15,288	554	0	0
	Institutions	11,321	0	8,143	1,086	0	0	11,436	0	8,457	919	0	14
	Corporates	36,737	464	19,294	10,410	1,223	105	40,715	309	20,940	10,552	657	108
	Corporates - Of Which: Specialised Lending	2,669	138	1,439	922	82	14	3,086	106	1,461	806	100	15
	Corporates - Of Which: SME	1,164	55	855	504	105	19	1,105	36	806	452	83	14
	Retail	40,808	50	33,421	5,381	84	20	42,153	43	34,298	5,601	91	67
	Retail - Secured on real estate property	23,554	15	23,551	1,177	43	1	23,816	12	23,815	1,190	37	54
	Retail - Secured on real estate property - Of Which: SME	21	0	18	0	0	0	17	0	15	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	23,533	14	23,533	1,177	43	1	23,799	12	23,799	1,190	37	54
	Retail - Qualifying Revolving	13,095	0	6,856	1,278	7	5	13,952	9	7,297	1,391	7	3
	Retail - Other Retail	4,159	25	3,014	2,826	35	14	4,384	22	3,187	3,019	47	10
	Retail - Other Retail - Of Which: SME	605	21	488	318	31	9	628	18	507	369	44	6
	Retail - Other Retail - Of Which: non-SME	3,554	4	2,526	2,508	3	6	3,756	4	2,680	2,650	3	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED STATES	Central banks and central governments	63,404	0	22,370	1,277	0	1	52,520	0	26,836	1,277	0	0
	Institutions	7,848	0	2,843	415	0	0	8,302	0	3,102	461	0	6
	Corporates	37,309	81	14,701	4,741	90	13	42,896	63	18,466	3,941	80	12
	Corporates - Of Which: Specialised Lending	1,913	0	647	314	0	1	1,965	0	995	327	0	1
	Corporates - Of Which: SME	132	21	50	0	0	0	131	21	46	21	0	0
	Retail	5	0	2	1	0	0	5	0	2	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	2	0	1	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	2	0	1	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED KINGDOM	Central banks and central governments	2	0	2	0	0	0	1	0	0	0	0	0
	Institutions	13,669	0	10,804	1,194	0	0	16,012	0	13,911	0	7	0
	Corporates	27,590	153	21,577	4,333	166	46	31,357	153	24,886	5,088	366	34
	Corporates - Of Which: Specialised Lending	530	0	227	181	0	0	546	0	239	263	0	1
	Corporates - Of Which: SME	440	4	276	178	0	0	424	4	278	182	0	0
	Retail	15	0	8	5	0	0	15	0	9	6	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	11	0	5	1	0	0	10	0	5	1	0	0
	Retail - Other Retail	4	0	3	4	0	0	5	0	4	5	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	4	0	0	5	0	4	5	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Standard Chartered PIC

		IRB Approach																		
		As of 31/12/2017					As of 30/06/2018													
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
CHINA	Central banks and central governments	19,545	0	11,750	790	0	0	18,386	0	9,029	516	0	0							
	Institutions	39,950	0	21,002	2,593	0	1	43,902	0	23,776	2,665	0	42							
	Corporates	24,137	114	10,699	5,598	365	44	26,055	104	11,375	6,122	266	70							
	Corporates - Of Which: Specialised Lending	2,066	11	827	589	50	2	2,169	2	734	573	35	2							
	Corporates - Of Which: SME	304	4	131	78	5	2	687	4	295	228	9	2							
	Retail	177	1	71	26	0	1	175	1	64	24	0	1							
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Qualifying Revolving	82	0	38	8	0	0	80	0	37	7	0	0							
	Retail - Other Retail	95	1	34	18	1	1	95	1	27	17	0	1							
	Retail - Other Retail - Of Which: SME	79	1	26	14	0	1	79	1	19	12	0	1							
	Retail - Other Retail - Of Which: non-SME	15	0	7	4	0	0	16	0	8	5	0	0							
	Equity	0	0	0	0	0	0	0	0	0	0	0	0							
Securitisation																				
Other non credit-obligation assets																				
IRB Total																				

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach																		
		As of 31/12/2017					As of 30/06/2018													
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
KOREA, REPUBLIC OF	Central banks and central governments	31,983	0	14,048	1,120	0	0	31,253	0	13,306	1,025	0	0							
	Institutions	13,256	0	5,234	635	0	0	15,533	0	6,210	765	0	13							
	Corporates	20,016	100	12,461	3,770	151	54	20,788	74	13,082	3,951	62	65							
	Corporates - Of Which: Specialised Lending	465	0	372	93	0	0	418	0	362	90	0	1							
	Corporates - Of Which: SME	3,085	72	2,024	782	150	21	2,856	37	1,927	566	62	19							
	Retail	23,232	165	23,026	5,472	191	47	22,851	101	22,655	5,478	125	61							
	Retail - Secured on real estate property	15,950	33	15,956	694	4	4	15,454	30	15,459	670	47	35							
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Secured on real estate property - Of Which: non-SME	15,950	33	15,956	694	4	4	15,454	30	15,459	670	47	35							
	Retail - Qualifying Revolving	1,481	17	1,277	232	20	3	1,453	10	1,255	212	15	2							
	Retail - Other Retail	5,801	115	5,793	4,547	119	40	5,944	61	5,940	4,597	63	24							
	Retail - Other Retail - Of Which: SME	101	0	101	111	0	2	104	1	104	113	0	1							
	Retail - Other Retail - Of Which: non-SME	5,700	115	5,692	4,436	118	39	5,840	61	5,836	4,483	63	23							
	Equity	0	0	0	0	0	0	0	0	0	0	0	0							
Securitisation																				
Other non credit-obligation assets																				
IRB Total																				

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach																		
		As of 31/12/2017					As of 30/06/2018													
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
SINGAPORE	Central banks and central governments	16,004	0	10,123	345	0	0	17,742	0	10,798	322	0	0							
	Institutions	7,189	0	5,107	636	0	0	7,949	0	5,359	668	0	10							
	Corporates	30,206	660	14,899	6,628	720	221	31,092	555	15,100	6,028	623	216							
	Corporates - Of Which: Specialised Lending	7,489	121	3,386	1,901	17	42	9,177	121	4,481	2,004	98	49							
	Corporates - Of Which: SME	223	56	96	65	38	24	272	54	171	131	29	24							
	Retail	17,524	83	14,751	2,411	76	15	17,579	88	14,843	1,795	73	31							
	Retail - Secured on real estate property	11,921	24	11,905	1,219	29	7	11,823	20	11,823	432	12	28							
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Secured on real estate property - Of Which: non-SME	11,921	24	11,905	1,219	29	7	11,823	20	11,823	432	12	28							
	Retail - Qualifying Revolving	4,465	54	2,099	640	46	6	5,213	66	2,327	693	59	1							
	Retail - Other Retail	1,108	6	747	553	1	3	943	2	693	669	2	1							
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail - Of Which: non-SME	1,108	6	747	553	1	3	943	2	693	669	2	1							
	Equity	0	0	0	0	0	0	0	0	0	0	0	0							
Securitisation																				
Other non credit-obligation assets																				
IRB Total																				

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach																		
		As of 31/12/2017					As of 30/06/2018													
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions											
(min EUR, %)																				
INDIA	Central banks and central governments	9,145	0	3,923	1,711	0	1	9,869	0	4,693	2,161	0	0							
	Institutions	6,285	0	2,027	923	0	1	7,434	0	2,607	944	0	10							
	Corporates	26,273	2,542	13,703	9,557	1,981	1,593	25,923	2,115	13,621	10,134	2,021	1,151							
	Corporates - Of Which: Specialised Lending	1,506	200	814	652	194	121	1,584	190	888	639	140	102							
	Corporates - Of Which: SME	759	103	528	437	86	63	867	98	517	535	130	56							
	Retail	4,238	68	2,677	1,572	162	31	4,351	75	2,663	1,676	225	21							
	Retail - Secured on real estate property	1,528	37	1,528	306	83	15	1,499	39	1,498	300	88	17							
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Secured on real estate property - Of Which: non-SME	1,528	37	1,528	306	83	15	1,499	39	1,498	300	88	17							
	Retail - Qualifying Revolving	1,799	4	453	648	1	11	1,921	5	462	653	1	1							
	Retail - Other Retail	912	27	696	617	78	5	931	31	703	722	136	4							
	Retail - Other Retail - Of Which: SME	593	26	377	215	75	3	622	29	394	333	132	3							
	Retail - Other Retail - Of Which: non-SME	318	1	318	402	3	2	309	2	309	389	4	1							
	Equity	0	0	0	0	0	0	0	0	0	0	0	0							
Securitisation																				
Other non credit-obligation assets																				
IRB Total																				

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Standard Chartered Plc

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
GERMANY	Central banks and central governments	0	0	13	4	0	0	0	0	0	13	4	0	0	0	0	0
	Institutions	3,556	0	1,863	147	0	0	4,013	0	2,548	132	0	1	0	0	0	0
	Corporates	7,415	0	6,277	513	0	0	6,929	0	5,610	436	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31	0	7	2	0	0	42	0	8	3	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
JAPAN	Central banks and central governments	18,608	0	9,974	899	0	1	18,979	0	9,398	799	0	0	0	0	0	0
	Institutions	6,739	0	2,195	347	0	0	7,833	0	2,964	365	0	7	0	0	0	0
	Corporates	7,238	0	5,859	609	0	1	9,453	0	7,508	604	0	2	0	0	0	0
	Corporates - Of Which: Specialised Lending	800	0	669	267	0	0	682	0	412	134	0	2	0	0	0	0
	Corporates - Of Which: SME	23	0	3	2	0	0	24	0	4	1	0	0	0	0	0	0
	Retail	5	0	2	0	0	0	5	0	2	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	5	0	2	0	0	0	5	0	2	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
UNITED ARAB EMIRATES	Central banks and central governments	5,842	0	3,361	140	0	0	6,257	0	3,626	98	0	0	0	0	0	0
	Institutions	4,953	0	2,287	545	0	0	5,081	0	2,411	565	0	6	0	0	0	0
	Corporates	17,974	1,393	10,493	6,209	852	601	18,666	1,406	10,700	6,350	949	643	195	8	0	0
	Corporates - Of Which: Specialised Lending	1,179	262	934	481	0	213	1,275	226	846	422	64	195	8	0	0	0
	Corporates - Of Which: SME	149	8	110	40	0	8	173	8	119	37	0	8	0	0	0	0
	Retail	1,013	10	755	917	22	11	941	10	662	766	21	1	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	556	4	298	240	3	4	581	4	304	238	3	0	0	0	0	0
	Retail - Other Retail	457	7	456	676	20	6	359	6	359	528	18	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	457	7	456	676	20	6	359	6	359	528	18	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																	

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Standard Chartered Plc

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which:		Designated at fair value through profit or loss <sup>2</sup>		Available-for-sale <sup>3</sup>	of which:		Loans and Receivables <sup>4</sup>		of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
<b>TOTAL - ALL COUNTRIES</b>	<b>51,138.8</b>	<b>2,828.6</b>	<b>48,310.2</b>	<b>6,598.6</b>	204.9	6,393.7	<b>372.9</b>	22.2	350.7	<b>37,943.7</b>	0.0	37,943.7	<b>2,601.5</b>	2,601.5	0.0	<b>3,619.0</b>	0.0	3,619.0
Austria	0.0	0.0	0.0															
Belgium	101.6	0.0	101.6															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	10.4	0.0	10.4															
France	751.0	0.0	751.0															
Germany	1,008.3	0.0	1,008.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.2	0.0	0.2															
Lithuania	0.0	0.0	0.0															
Luxembourg	3.1	0.0	3.1															
Malta	0.0	0.0	0.0															
Netherlands	11.1	0.0	11.1															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	8.2	0.0	8.2															
United Kingdom	2,494.3	2.4	2,491.9															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	86.3	0.0	86.3															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	1,727.0	1,010.5	716.4															
China	3,499.2	0.6	3,498.6															
Hong Kong	1,342.5	0.0	1,342.5															
Japan	2,952.3	0.0	2,952.3															
U.S.	11,971.9	0.0	11,971.9															
Other advanced economies non EEA	10,298.8	254.6	10,044.3															
Other Central and eastern Europe countries non EEA	43.3	22.2	21.1															
Middle East	1,257.4	456.1	801.3															
Latin America and the Caribbean	546.9	62.5	484.3															
Africa	579.9	399.8	180.1															
Others	12,445.1	619.9	11,825.2															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

<sup>1</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>2</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>3</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>4</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP





### 2018 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Standard Chartered Plc

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Italy														
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Latvia														
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Lithuania														
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Luxembourg	0	0	0	0	0	0	0	32	3,671	0	19	915	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Malta	0	0	0	0	0	0	0	0	50	0	17	554	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Netherlands	0	0	0	0	0	0	0	0	0	0	74	1,911	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total	Poland	0	0	0	0	0	0	0	19	326	43	2,390	0	0	0
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y+ more Total		0	0	0	0	0	0	56	4,115	209	7,625	0	0	0	0

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Standard Chartered Plc

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
held for trading	designated at fair value through profit or loss			at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[0 - 3M]	Portugal															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Romania															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Slovakia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Slovenia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Spain															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		87	87	0	0	87	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		43	43	0	0	43	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		17	17	0	0	17	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	147	147	0	0	147	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	1,445	1,445	0	0	1,419	26	1	34	1	117	0	0	0	0	
[3M - 1Y]		6,301	6,301	0	0	6,196	105	3	112	8	13	0	0	0	0	
[1Y - 2Y]		37	37	0	0	37	1	3	25	2	30	0	0	0	0	
[2Y - 3Y]		3	3	0	0	3	0	3	27	3	8	0	0	0	0	
[3Y - 5Y]		114	114	0	0	112	2	0	0	0	0	0	316	3	3	
[5Y - 10Y]	0	0	0	0	0	0	1	4	0	15	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	7,901	7,901	0	0	7,767	134	10	203	5	177	0	329	3	2		



2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Standard Chartered Plc

As of 30/06/2018

(min EUR)		Direct exposures														Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet							Derivatives				Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount									
Residual Maturity	Country / Region																	
		1,532	1,532	0	1	1,440	83	66	777	12	884	0	0					
		7,028	7,028	0	0	5,600	1,428	26	1,673	6	637	1	0					
		6,369	6,369	0	0	5,235	1,135	27	751	3	632	0	0					
		1,865	1,865	0	0	1,486	379	12	760	20	686	0	0					
		2,332	2,332	0	0	1,857	475	92	1,230	11	38	18	0					
		8	8	0	0	0	0	5	344	0	0	2	0					
		0	0	0	0	0	0	0	0	0	0	1	0					
		19,335	19,327	8	1	15,627	3,700	231	5,537	54	2,877	22	0				799	
		674	630	463	0	211	0	0	0	0	0	0	0					
		1,257	1,197	814	0	443	0	0	0	0	0	0	0					
		566	557	431	0	135	0	0	0	0	0	0	0					
		278	275	223	0	55	0	0	0	0	0	0	0					
		256	188	136	0	120	0	0	0	0	0	0	0					
		17	17	17	0	0	0	0	0	0	0	0	0					
		10	10	10	0	0	0	0	0	0	0	0	0					
		3,059	2,875	2,095	0	964	0	0	0	0	0	0	0				101	
		1,768	1,274	224	16	1,516	10	82	4,705	73	4,565	13	0					
		1,222	1,240	91	2	1,165	25	49	6,921	54	2,130	65	0					
		1,045	1,042	111	117	757	56	0	92	0	34	0	0					
		958	958	289	46	598	25	0	444	0	16	0	0					
		1,469	1,452	543	112	781	34	5	425	34	39	4	0					
		353	302	245	19	83	5	0	0	0	0	0	0					
		39	25	34	3	2	1	0	0	0	0	0	0					
		6,951	6,292	1,537	315	4,902	157	151	12,587	128	6,783	84	0				519	
		0	0	0	0	0	0	0	0	0	0	0	0					
		4	3	4	0	0	0	0	0	0	0	0	0					
		1	1	1	0	0	0	0	0	0	0	0	0					
		0	0	0	0	0	0	0	0	0	0	0	0					
		6	6	6	0	6	0	0	0	0	0	0	0					
		4	4	4	0	0	0	0	0	0	0	0	0					
		15	14	15	0	0	0	0	0	0	0	0	0				0	
		162	162	35	0	116	11	0	5	0	80	0	0					
		269	269	81	0	188	0	0	0	0	2	0	0					
		61	61	0	0	61	0	0	0	0	114	0	0					
		364	364	10	0	347	137	17	217	17	599	6	0					
		1,017	1,010	17	0	138	861	4	143	0	110	0	0					
		57	56	4	0	7	46	0	46	0	36	0	0					
		103	100	8	0	95	209	0	0	0	209	0	0					
		2,033	2,023	155	0	648	1,230	22	747	0	114	462	0				724	
		125	125	99	0	26	0	0	0	0	0	0	0					
		233	233	181	0	52	43	0	0	0	43	0	0					
		228	228	137	0	90	0	2	172	0	179	0	0					
		52	51	30	0	22	0	1	69	0	69	0	0					
		5	5	5	0	0	0	2	257	0	0	0	0					
		18	12	18	0	0	0	0	0	0	0	0	0					
		29	24	29	0	0	0	0	0	0	0	0	0					
		690	678	499	0	121	69	5	498	0	179	0	0				91	



## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

Standard Chartered Plc

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
							(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>99,364</b>	<b>0</b>	<b>384</b>	<b>384</b>	<b>0</b>	<b>315</b>	<b>0</b>	<b>107,860</b>	<b>0</b>	<b>186</b>	<b>186</b>	<b>69</b>	<b>178</b>	<b>0</b>
Central banks	26,571	0	0	0	0	0	0	23,909	0	0	0	14	0	0
General governments	41,913	0	0	0	0	0	0	50,965	0	0	0	17	0	0
Credit institutions	17,765	0	0	0	0	0	0	21,724	0	0	0	0	0	0
Other financial corporations	11,547	0	0	0	0	0	0	9,711	0	0	0	14	0	0
Non-financial corporations	1,568	0	384	384	0	315	0	1,551	0	186	186	23	178	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>316,500</b>	<b>602</b>	<b>9,061</b>	<b>9,061</b>	<b>389</b>	<b>4,893</b>	<b>2,303</b>	<b>388,273</b>	<b>507</b>	<b>7,497</b>	<b>7,497</b>	<b>890</b>	<b>4,285</b>	<b>2,840</b>
Central banks	9,816	0	0	0	1	0	0	60,257	0	0	0	0	0	0
General governments	2,625	0	3	3	1	0	0	2,333	0	0	0	1	0	0
Credit institutions	60,952	22	79	79	16	64	54	71,855	0	0	0	66	0	0
Other financial corporations	39,046	0	367	367	11	142	119	41,175	1	344	344	15	40	176
Non-financial corporations	109,255	235	7,751	7,751	198	4,368	1,796	110,351	193	6,237	6,237	419	3,802	2,435
of which: small and medium-sized enterprises at amortised cost	12,195	76	765	755	18	324	183	5,472	42	407	407	76	407	0
Households	94,805	345	861	861	162	319	333	102,302	313	916	916	389	443	229
<b>DEBT INSTRUMENTS other than HFT</b>	<b>415,863</b>	<b>602</b>	<b>9,445</b>	<b>9,445</b>	<b>389</b>	<b>5,208</b>	<b>2,303</b>	<b>496,134</b>	<b>507</b>	<b>7,683</b>	<b>7,683</b>	<b>959</b>	<b>4,463</b>	<b>2,840</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>187,896</b>		<b>429</b>	<b>402</b>	<b>0</b>	<b>69</b>	<b>0</b>	<b>197,980</b>		<b>1,454</b>	<b>1,202</b>	<b>121</b>	<b>111</b>	<b>330</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2018 EU-wide Transparency Exercise

### Forborne exposures

Standard Chartered Plc

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>			Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>			Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	2	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,737</b>	<b>2,892</b>	<b>1,499</b>	<b>1,492</b>	<b>764</b>	<b>3,796</b>	<b>2,877</b>	<b>1,453</b>	<b>1,453</b>	<b>1,011</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	5	5	0	0	0	1	0	0	0	0
Other financial corporations	412	190	104	104	85	84	83	29	29	297
Non-financial corporations	2,879	2,371	1,294	1,287	575	3,283	2,483	1,294	1,294	510
of which: small and medium-sized enterprises at amortised cost	222	185	81	81	99	83	80	56	56	7
Households	441	325	101	101	104	429	311	130	130	204
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,739</b>	<b>2,894</b>	<b>1,499</b>	<b>1,492</b>	<b>764</b>	<b>3,796</b>	<b>2,877</b>	<b>1,453</b>	<b>1,453</b>	<b>1,011</b>
<b>Loan commitments given</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.