



2020 EU-wide Transparency Exercise

Bank Name	Standard Chartered Plc
LEI Code	U4LOSYZ7YG4W3S5F2G91
Country Code	GB

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

2020 EU-wide Transparency Exercise

Key Metrics

Standard Chartered Plc

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	33,285	33,600	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	33,015	33,274	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	37,502	38,611	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	37,232	38,285	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	48,793	50,427	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,523	50,100	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	248,861	234,463	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	248,959	234,559	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.38%	14.33%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.26%	14.19%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.07%	16.47%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.96%	16.32%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.61%	21.51%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.49%	21.36%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	798,664	762,513	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.70%	5.06%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	37,502	38,611	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	36,485	37,616	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	798,664	762,513	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	798,664	762,513	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.7%	5.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.9%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	48,793	50,427	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	33,285	33,600	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,079	4,969	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	23,709	23,504	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	129	408	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	9,711	9,800	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	440	152	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-841	-490	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,471	-4,409	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-122	-116	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-523	-511	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-50	-7	C 01.00 (r390,c010)	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,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-46	-27	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	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) (iii) 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 (-)	-31	-22	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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,c010)	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,c010)	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,c010)	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,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	270	326	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,c010)	Articles 483(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,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	270	326	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,217	5,011	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,200	4,016	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	1,017	995	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	37,502	38,611	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,291	11,816	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	10,525	11,082	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	766	734	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	248,861	234,463	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-98	-95	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.38%	14.33%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.07%	16.47%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.61%	21.51%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	33,015	33,274	[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)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.26%	14.19%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	270	326	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-98	-95	C 05.01 (r440,c040)	

(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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	179,241	168,235	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	42,759	34,680	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	135,545	132,536	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	17,354	15,218	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,476	2,315	C 02.00 (R640, c010)
Settlement risk	37	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	4,437	4,566	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	19,941	20,196	C 02.00 (R520, c010)
Of which the standardised approach	8,939	8,080	C 02.00 (R530, c010)
Of which IMA	11,002	12,116	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	449	117	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	25,377	23,933	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	25,377	23,933	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	248,861	234,463	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

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(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	3,600	6,420
Of which debt securities income	797	1,396
Of which loans and advances income	2,751	4,950
Interest expenses	1,836	3,139
(Of which deposits expenses)	1,443	2,357
(Of which debt securities issued expenses)	389	746
(Expenses on share capital repayable on demand)	0	0
Dividend income	5	27
Net Fee and commission income	806	1,438
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	303	471
Gains or (-) losses on financial assets and liabilities held for trading, net	846	1,747
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	174	178
Gains or (-) losses from hedge accounting, net	9	-25
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	134	264
TOTAL OPERATING INCOME, NET	4,041	7,381
(Administrative expenses)	1,971	3,791
(Cash contributions to resolution funds and deposit guarantee schemes)		56
(Depreciation)	278	541
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	28	49
(Payment commitments to resolution funds and deposit guarantee schemes)		1
(Commitments and guarantees given)	40	57
(Other provisions)	-12	-9
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	879	1,407
(Financial assets at fair value through other comprehensive income)	11	8
(Financial assets at amortised cost)	868	1,399
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	151	130
(of which Goodwill)	235	230
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	43	67
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	48	22
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	824	1,498
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	484	978
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	484	978
Of which attributable to owners of the parent	465	937

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

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(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		54,747				47,276				IAS 1.54 (i)
Financial assets held for trading		83,630	10,256	72,864	509	73,249	9,400	63,493	356	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		69,433	59	67,708	1,666	59,126	101	57,576	1,449	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		272	0	272	0	278	0	278	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		112,506	60,645	51,504	356	116,370	64,277	51,706	387	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		325,377				307,362				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		1,700	0	1,700	0	1,824	0	1,824	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		59,036				56,759				
TOTAL ASSETS		706,699				662,243				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	108,184	3,965	0	-26	-31	0	113,870	2,196	0	-30	-30	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	13,326	303	48	-13	-4	-22	14,388	224	47	-14	-3	-26	Annex V. Part 1.31, 44(b)
	Loans and advances	289,399	20,864	7,506	-421	-698	-4,911	269,082	21,610	7,878	-428	-697	-4,699	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	62,037	47,464	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	66,912	53,541	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	524,314	509,748	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,060	1,878	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	745	871	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,185	1,126	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,384	3,125	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2	7	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	660,639	617,761	IAS 1.9(b);IG 6
TOTAL EQUITY	46,061	44,482	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	706,699	662,243	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Standard Chartered Plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		59,292	45,388	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4,805	3,954	Annex V.Part 1.31
Deposits	Central banks	31,398	27,229	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,999	4,119	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,570	15,273	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,891	3,310	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	37,076	37,454	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	18,800	19,684	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	118,250	100,497	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	34,740	33,096	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	146,576	141,852	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	57,424	59,206	ECB/2013/33 Annex 2.Part 2.9.1
	Households	134,689	131,301	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,050	24,713	Annex V.Part 1.42(f), 44(c)
Debt securities issued		67,497	66,221	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		15,182	15,290	Annex V.Part 1.37
Other financial liabilities		41,168	43,463	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		655,323	612,631	



2020 EU-wide Transparency Exercise

Market Risk
Standard Chartered Plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	8,535	7,429	199	98	444	150							284	97	524	282							
Of which: General risk	701	757	199	98	444	150							284	97	524	282							
Of which: Specific risk	7,833	6,670	0	0	0	0							0	0	0	0							
Equities	4	5	0	0	0	0							0	0	0	0							
Of which: General risk	1	2	0	0	0	0							0	0	0	0							
Of which: Specific risk	1	2	0	0	0	0							0	0	0	0							
Foreign exchange risk	385	616	27	25	175	75							16	52	111	98							
Commodities risk	14	30	9	6	26	35							11	6	23	251							
Total	8,939	8,080	235	96	645	195	0	0	0	0	0	11,002	311	80	658	334	0	0	0	0	0	0	12,116

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR, which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(m EUR, %)									
Consolidated data	Central governments or central banks	89,890	23,952	3,633		72,969	21,166	2,159	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	15	72	26		3,582	2,494	111	
	Multilateral Development Banks	21,889	13,908	0		22,303	14,258	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35,521	12,506	966		29,739	11,490	489	
	Corporates	66,488	13,768	12,590		60,580	10,083	8,950	
	of which: SME	34,585	6,042	5,913		33,272	5,380	5,274	
	Retail	20,864	10,852	7,585		18,641	9,194	6,378	
	of which: SME	5,726	3,123	1,788		5,233	2,915	1,669	
	Secured by mortgages on immovable property	8,502	8,189	3,670		8,110	7,818	3,428	
	of which: SME	3,182	2,955	1,724		2,968	2,761	1,603	
	Exposures in default	981	459	459	489	702	284	284	398
	Items associated with particularly high risk	1,101	801	1,201		1,125	840	1,260	
	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	1,811	1,811	4,528		1,825	1,825	4,563		
Other exposures	11,037	10,981	8,753		9,166	9,109	7,744		
Standardised Total ²	258,098	97,298	43,411	849	228,743	88,562	35,266	683	

⁽¹⁾ 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).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	113	113	264		93	93	225	
	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	20,336	3,106	73		14,325	3,053	74	
	Corporates	7,147	194	78		6,592	376	165	
	of which: SME	2	0	0		2	0	0	
	Retail	4	3	2		4	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	2		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	1	0	0		2	0	1	
	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	10	10	26		9	9	21		
Other exposures	189	189	157		175	175	147		
Standardised Total ²				1				1	

⁽¹⁾ 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).
⁽²⁾ 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
HONG KONG	Central governments or central banks	20	20	51		57	90	142	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		33	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	27	1		36	36	1	
	Corporates	10,276	1,066	836		10,291	957	750	
	of which: SME	7,328	693	691		7,307	580	578	
	Retail	2,589	587	435		2,609	567	420	
	of which: SME	34	29	17		35	28	16	
	Secured by mortgages on immovable property	475	404	239		430	378	218	
	of which: SME	336	267	167		307	255	155	
	Exposures in default	18	9	9	8	15	7	7	8
	Items associated with particularly high risk	18	9	13		19	10	16	
	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		
Other exposures	2,075	2,028	1,775		2,324	2,271	1,921		
Standardised Total ²				81				11	

⁽¹⁾ 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).
⁽²⁾ 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
CHINA	Central governments or central banks	95	95	239		90	90	226	
	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	3,475	2,032	68		3,072	1,655	56	
	Corporates	2,097	332	308		1,969	369	344	
	of which: SME	1,585	132	130		1,476	163	161	
	Retail	2,409	1,330	887		2,160	1,156	772	
	of which: SME	845	619	354		708	533	305	
	Secured by mortgages on immovable property	2,106	2,089	743		2,039	2,024	717	
	of which: SME	34	33	23		25	24	16	
	Exposures in default	30	10	10	19	28	9	9	19
	Items associated with particularly high risk	80	76	114		73	68	102	
	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	1,667	1,667	4,168		1,656	1,656	4,139		
Other exposures	533	533	525		659	659	652		
Standardised Total ²				38				49	

⁽¹⁾ 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).
⁽²⁾ 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	46,690	7,260	60		35,472	9,223	38	
	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	7,867	5,672	164		10,195	6,066	148	
	Corporates	2,020	356	328		2,153	293	267	
	of which: SME	702	196	196		662	157	157	
	Retail	18	7	5		20	8	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	458	457	341		467	465	341	
	of which: SME	451	449	338		460	458	339	
	Exposures in default	12	1	2	1	2	1	1	1
	Items associated with particularly high risk	258	258	387		232	232	348	
	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	32	32	79		31	31	77		
Other exposures	1,025	1,025	682		820	820	792		
Standardised Total ²				4				3	

⁽¹⁾ 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).

⁽²⁾ 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
KOREA, REPUBLIC OF	Central governments or central banks	73	73	181		34	34	85	
	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	74	74	1		77	77	2	
	Corporates	95	11	10		143	21	19	
	of which: SME	8	1	1		16	7	7	
	Retail	4	2	1		3	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	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	63	63	94		55	55	82	
	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	48	48	119		61	61	152		
Other exposures	777	777	549		778	778	558		
Standardised Total ²				0				0	

⁽¹⁾ 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).

⁽²⁾ 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		5	5	13	
	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	318	22	6		269	1,747	1,509	
	Corporates	8,993	2,047	1,777		8,468	5,601	821	
	of which: SME	5,925	1,049	1,040		5,601	829	821	
	Retail	3,168	1,816	1,263		3,154	1,790	1,241	
	of which: SME	961	554	317		979	568	325	
	Secured by mortgages on immovable property	416	402	260		446	429	276	
	of which: SME	380	367	245		399	383	253	
	Exposures in default	234	99	99	135	230	97	97	133
	Items associated with particularly high risk	76	40	59		122	82	123	
	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	54	54	136		69	69	173		
Other exposures	1,320	1,319	1,270		1,019	1,019	974		
Standardised Total ²				151				152	

⁽¹⁾ 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).

⁽²⁾ 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
INDIA	Central governments or central banks	515	521	277		531	538	288	
	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	381	294	36		326	219	5	
	Corporates	2,340	1,599	1,532		2,332	1,590	1,524	
	of which: SME	1,199	801	745		1,184	801	745	
	Retail	2,600	1,511	899		2,597	1,504	894	
	of which: SME	2,243	1,323	759		2,263	1,323	758	
	Secured by mortgages on immovable property	1,363	1,200	476		1,233	1,077	431	
	of which: SME	815	692	291		738	617	268	
	Exposures in default	57	25	25	32	70	36	36	32
	Items associated with particularly high risk	61	51	77		98	84	126	
	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		
Other exposures	1,330	1,330	1,287		1,335	1,335	1,260		
Standardised Total ²				43				68	

⁽¹⁾ 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).

⁽²⁾ 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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	32,325	8,639	8		28,621	6,456	8	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		2,920	2,207	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	216	34	33		135	11	10	
	of which: SME	15	0	0		15	0	0	
	Retail	2	1	1		2	1	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	0	0	0	0	0	0	0	0
	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	0	0	0		0	0	0		
Other exposures	13	13	1		1	1	1		
Standardised Total²					0				0

⁽¹⁾ 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).

⁽²⁾ 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
TAIWAN, PROVINCE OF CHINA	Central governments or central banks	4	4	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	58	12		0	55	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		45	0	0	
	Corporates	1,036	95	93		970	75	74	
	of which: SME	920	72	71		867	61	59	
	Retail	2,177	309	217		2,203	321	225	
	of which: SME	183	83	47		174	91	52	
	Secured by mortgages on immovable property	54	53	22		51	51	22	
	of which: SME	24	24	11		22	22	11	
	Exposures in default	15	8	8	7	14	8	8	6
	Items associated with particularly high risk	11	6	9		11	6	9	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total²		369	369	259	11	351	351	250	10

⁽¹⁾ 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).

⁽²⁾ 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
JAPAN	Central governments or central banks	10	10	25		9	9	23	
	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	27	0	0		26	0	0	
	Corporates	22	3	3		23	3	3	
	of which: SME	21	2	2		21	2	2	
	Retail	12	2	2		11	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	0	0	0	0	0	0	0	0
	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	0	0	0		0	0	0		
Other exposures	27	27	5		4	4	4		
Standardised Total²					0				0

⁽¹⁾ 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).

⁽²⁾ 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.

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Standard Chartered Plc

As of 30/06/2020

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Sweden	0 46 28 116 0 0 0	0 46 28 116 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	United Kingdom	121 39 24 111 0 0 0	121 39 24 111 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	69 23 14 65 0 0 0	53 16 10 46 0 0 0	0 3 0 0 0 0 0	273 47 36 0 15 0 0	4 1 0 0 0 0 0	6 28 0 0 0 0 3	1 3 1 0 133 41 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Iceland																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Liechtenstein																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Norway																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia	0 0 0 0 96 0 0	0 0 0 0 96 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada	2 55 131 264 936 0 0	2 55 131 264 936 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	25 55 120 264 936 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong	525 2,070 386 206 829 104 70	25 1,629 302 202 740 80 70	499 1,402 95 4 132 104 70	0 0 0 0 0 0 0	25 668 291 202 698 0 0	0 0 0 0 0 0 0	0 3 0 0 0 0 0	137 0 0 161 0 51 0	0 3 5 2 0 6 1	0 362 290 60 86 98 18	0 3 0 1 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
	Total	4,191	3,049	2,306	0	1,885	0	3	349	21	915	4	0	0	258			

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Standard Chartered Plc

As of 30/06/2020

		Direct exposures														Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Japan	1,617	1,617	4	0	1,613	0	0	0	0	1	0	0	0	0	683
[3M - 1Y]		2,160	2,160	0	0	2,160	0	0	0	1	0	0	0	0	0	
[1Y - 2Y]		2,017	2,017	0	0	2,017	0	0	0	19	0	0	0	0	0	
[2Y - 3Y]		280	280	0	0	280	0	6	360	0	0	0	0	0	0	
[3Y - 5Y]		722	700	22	0	700	0	2	2	0	0	0	0	0	0	
[5Y - 10Y]		146	146	0	0	146	0	4	57	33	0	1,166	0	0	0	
[10Y - more]	2	2	0	0	1	0	0	99	0	0	0	0	0	0		
Total		6,943	6,921	27	0	6,916	0	11	539	33	1,167	0	0	0		
[0 - 3M]	U.S.	2,089	2,089	0	0	1,706	366	4	852	2	193	0	0	0	1,860	
[3M - 1Y]		8,918	8,918	1	0	7,457	1,460	13	699	48	1,173	0	0	0		
[1Y - 2Y]		9,573	9,573	90	0	7,931	1,552	15	300	67	112	0	0	0		
[2Y - 3Y]		3,802	3,802	0	0	3,180	622	108	1,592	172	813	0	0	0		
[3Y - 5Y]		2,423	2,421	2	0	2,025	396	2	261	2	90	181	0	0		
[5Y - 10Y]		337	242	202	0	113	22	58	384	81	68	20	0	0		
[10Y - more]	2,982	2,978	4	0	2,491	488	8	42	30	269	27	0	0			
Total		30,125	30,024	299	0	24,903	4,906	209	3,631	401	2,718	228	0	0		
[0 - 3M]	China	447	447	36	0	411	0	0	0	0	0	0	0	0	366	
[3M - 1Y]		1,379	1,371	777	0	691	0	0	0	0	0	0	0	0		
[1Y - 2Y]		288	261	75	0	213	1	94	0	0	0	0	0	0		
[2Y - 3Y]		991	905	105	0	886	0	0	0	0	268	0	0	0		
[3Y - 5Y]		1,252	1,106	561	0	691	0	0	0	0	0	0	0	0		
[5Y - 10Y]		285	102	183	0	102	0	0	0	0	0	0	0	0		
[10Y - more]	7	3	7	0	0	0	0	0	0	0	0	0	0			
Total		4,649	4,196	1,745	0	2,905	0	1	94	0	268	0	0	0		
[0 - 3M]	Switzerland														0	
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Other advanced economies non EEA	2,437	2,437	72	17	2,034	255	263	14,623	175	11,434	1	0	0	962	
[3M - 1Y]		772	772	184	16	551	19	100	4,842	65	4,983	1	0	0		
[1Y - 2Y]		2,593	2,583	1,172	112	1,230	74	24	902	105	1,033	0	0	0		
[2Y - 3Y]		688	621	246	20	402	18	31	1,615	43	1,337	0	0	0		
[3Y - 5Y]		2,499	2,117	429	52	1,751	264	16	757	43	2,068	0	0	0		
[5Y - 10Y]		987	942	322	25	614	22	14	426	16	688	0	0	0		
[10Y - more]	340	236	321	7	12	7	72	526	8	14	0	0	0			
Total		10,316	9,608	2,746	241	6,594	658	519	23,691	454	21,558	3	0	0		
[0 - 3M]	Other Central and eastern Europe countries non EEA	173	173	1	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		17	17	17	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		4	4	4	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		7	7	7	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		31	8	31	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		12	7	12	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	5	5	5	0	0	0	0	0	0	0	0	0	0			
Total		249	220	77	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Middle East	640	640	76	0	127	92	1	236	0	25	0	0	0	0	
[3M - 1Y]		1,303	1,300	5	0	96	1,040	30	742	2	589	16	0	0		
[1Y - 2Y]		215	215	14	0	118	43	0	0	0	125	0	0	0		
[2Y - 3Y]		91	91	13	0	76	0	0	0	7	149	29	0	0		
[3Y - 5Y]		560	538	70	0	152	7	246	826	16	167	96	0	0		
[5Y - 10Y]		509	495	31	0	40	334	0	0	0	0	223	0	0		
[10Y - more]	446	439	30	0	416	0	0	0	0	0	82	0	0			
Total		3,765	3,717	239	0	608	2,171	39	1,804	26	1,031	470	0	0		
[0 - 3M]	Latin America and the Caribbean	3	3	3	0	0	0	0	0	0	0	0	0	0	7	
[3M - 1Y]		34	34	34	0	0	0	0	1	34	72	0	0	0		
[1Y - 2Y]		193	193	193	0	0	0	0	5	267	0	0	0	0		
[2Y - 3Y]		18	18	18	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		89	89	89	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		56	49	48	0	9	0	0	1	0	0	0	0	0		
[10Y - more]	50	33	50	0	0	0	0	0	0	0	0	0	0			
Total		444	333	435	0	9	0	5	268	1	72	0	0	0		

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Standard Chartered Plc

As of 30/06/2020

Direct exposures																Risk weighted exposure amount				
On balance sheet										Derivatives				Off balance sheet						
Residual Maturity	Country / Region	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 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	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions		
[0 - 3M [	Africa	649	643	302	0	113	56	2	103	1	53	35	0							
[3M - 1Y [		1,666	1,659	1,207	0	303	156	0	86	6	362	57	0							
[1Y - 2Y [		193	193	41	0	5	147	39	1,358	26	670	14	0							
[2Y - 3Y [		103	103	27	0	16	60	34	146	4	30	38	0							
[3Y - 5Y [		116	104	42	0	8	67	1	46	25	433	22	0							
[5Y - 10Y [		439	428	122	0	10	308	6	283	47	483	47	0							
[10Y - more	180	164	96	0	84	0	31	272	20	614	193	0								
Total		3,347	3,293	1,836	0	308	1,023	112	2,294	128	2,647	406	0							1,104
[0 - 3M [	Others	2,918	2,918	378	0	2,511	29	0	0	0	0	4	0							
[3M - 1Y [		1,928	1,928	806	0	1,110	12	3	32	0	0	0	0							
[1Y - 2Y [		1,946	1,885	593	0	1,300	52	52	373	0	6	6	0							
[2Y - 3Y [		2,855	2,845	701	0	2,109	44	67	286	0	0	8	0							
[3Y - 5Y [		1,315	1,215	539	0	750	26	27	238	0	0	3	0							
[5Y - 10Y [		977	904	568	0	139	271	37	658	0	0	3	0							
[10Y - more	219	199	202	0	17	0	25	317	0	0	0	0								
Total		12,158	11,792	3,788	0	7,936	434	210	1,903	0	0	25	0							4,033

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

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 Barthelemy, 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.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
Standard Chartered Plc

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				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 ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									45,934	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	126,312	6	48	47	74	22	27	27	131,136	3	47	46	47	77	26	26	21	
Central banks	21,294	0	0	0	25	0	0	0	20,099	1	0	0	0	24	0	0	0	
General governments	61,662	0	0	0	12	0	0	0	65,691	0	0	0	0	22	0	0	0	
Credit institutions	27,881	1	0	0	15	0	0	0	29,530	0	0	0	0	2	0	0	0	
Other financial corporations	12,285	3	0	0	6	0	0	0	12,926	2	0	0	0	14	0	0	0	
Non-financial corporations	3,189	2	48	47	17	22	27	27	2,889	0	47	46	47	14	26	26	21	
Loans and advances (including at amortised cost and fair value)	440,188	1,061	7,506	6,954	1,119	4,911	1,364	1,364	357,302	572	7,878	7,538	7,878	1,125	4,699	4,699	1,610	
Central banks	67,663	0	2	0	1	2	0	0	16,127	0	2	0	2	1	2	2	0	
General governments	5,775	1	75	75	3	0	0	0	4,718	1	208	208	208	2	16	16	34	
Credit institutions	79,047	22	110	110	3	32	0	0	57,089	23	23	18	23	2	9	9	0	
Other financial corporations	63,568	11	227	227	48	165	31	31	54,240	2	266	264	266	11	173	173	28	
Non-financial corporations	111,447	614	5,914	5,518	592	4,288	777	777	116,579	208	6,164	6,039	6,164	669	3,975	3,975	949	
of which: small and medium-sized enterprises at amortised cost	3,575	78	439	439	24	280	47	47	2,686	8	407	407	407	17	358	358	54	
of which: Loans collateralised by commercial immovable property at amortised cost	6,311	11	195	195	5	64	118	118	7,208	27	273	273	273	20	273	273	0	
Households	112,688	413	1,178	1,025	471	425	556	556	108,548	338	1,215	1,010	1,215	440	524	524	598	
of which: Loans collateralised by residential immovable property at amortised cost	71,898	157	250	186	24	84	166	166	69,997	198	322	230	322	21	96	96	90	
of which: Credit for consumption at amortised cost	15,808	147	252	92	335	174	4	4	14,058	127	374	84	374	317	214	214	90	
DEBT INSTRUMENTS other than HFT	566,500	1,067	7,554	7,001	1,192	4,933	1,391	1,391	534,372	575	7,925	7,585	7,925	1,202	4,725	4,725	1,631	
OFF-BALANCE SHEET EXPOSURES	170,527		575	494	116	202	28	28	166,520		579	563	579	153	164	164	38	

¹ 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

² 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)

³ 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)

⁴ 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Standard Chartered Plc

	As of 31/03/2020						As of 30/06/2020					
	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 ²		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 ²		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 collateral and financial guarantees received 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 collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,415	2,028	1,375	1,367	345		2,166	1,979	1,232	1,230	360	317
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	100	98	67	67	0		96	96	70	70	0	0
Non-financial corporations	2,024	1,655	1,160	1,152	287		1,790	1,618	1,024	1,022	300	269
of which: small and medium-sized enterprises at amortised cost	145	133	113	113	32		147	141	115	115	26	
Households	291	275	148	148	58		281	265	138	138	60	48
DEBT INSTRUMENTS other than HFT	2,415	2,028	1,375	1,367	345		2,166	1,979	1,232	1,230	360	
Loan commitments given	0	0	0	0	0		0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice								17				
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria								4				

⁽¹⁾ 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□

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Standard Chartered Plc

(mln EUR)	As of 31/03/2020					As of 30/06/2020						
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	852	159	852	138	0	585	76	76	585	63	0	
B Mining and quarrying	6,032	351	5,978	287	0	6,428	309	309	6,299	248	0	
C Manufacturing	42,148	2,518	38,422	2,330	0	38,082	1,690	1,690	34,838	1,517	0	
D Electricity, gas, steam and air conditioning supply	5,057	175	4,936	86	0	5,384	305	305	5,279	122	0	
E Water supply	380	20	380	22	0	381	20	20	372	21	0	
F Construction	2,636	356	2,631	273	0	2,581	327	327	2,562	253	0	
G Wholesale and retail trade	21,224	1,164	20,031	960	0	23,448	1,470	1,470	23,245	1,094	0	
H Transport and storage	7,902	245	7,821	140	0	7,804	444	443	7,747	178	0	
I Accommodation and food service activities	2,014	35	2,014	26	0	1,896	62	62	1,896	40	0	
J Information and communication	4,477	246	4,268	200	0	4,204	237	234	4,204	219	0	
K Financial and insurance activities	0	0	0	0	0	4,604	0	0	4,604	0	0	
L Real estate activities	15,161	288	15,128	177	0	16,839	349	349	16,548	190	0	
M Professional, scientific and technical activities	1,036	39	1,006	14	0	785	20	20	755	15	0	
N Administrative and support service activities	655	37	635	26	0	643	37	34	608	23	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	795	0	0	795	0	0	
P Education	207	0	207	4	0	155	23	23	155	8	0	
Q Human health services and social work activities	778	176	778	105	0	780	172	170	780	101	0	
R Arts, entertainment and recreation	499	0	499	1	0	385	0	0	385	2	0	
S Other services	390	103	195	91	0	800	625	44	795	549	0	
Loans and advances	111,447	5,914	105,783	4,880	0	116,579	6,164	5,574	112,453	4,643	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Standard Chartered Plc

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	357,302	349,424	572	7,878	2,366
Of which secured	190,193	184,930	96	5,263	862
Of which secured with immovable property	86,312	85,500	85	812	486
Of which instruments with LTV higher than 60% and lower or equal to 80%	20,140	19,997		144	17
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,992	3,940		52	4
Of which instruments with LTV higher than 100%	57,131	57,050		81	19
Accumulated impairment for secured assets	3,325	0	0	3,325	328
Collateral					
Of which value capped at the value of exposure	110,391	109,090	38	1,301	776
Of which immovable property	80,000	79,396	26	605	263
Of which value above the cap	303,455	303,455	0	0	0
Of which immovable property	103,059	103,059	0	0	0
Financial guarantees received	5,318	5,009	2	310	117
Accumulated partial write-off	-3,235	0	0	-3,235	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above. Standard Chartered does not qualify through the above criteria, therefore data on collateral is disclosed on a voluntary basis.