

Bank Name	Standard Chartered Plc
LEI Code	U4LOSYZ7YG4W3S5F2G91
Country Code	GB



## 2018 EU-wide Transparency Exercise Capital

Standard Chartered Plc

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	48,991	49,768	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	31,818	33,034	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	capital list uniens eigible as cc r r capital (including share premium and net own capital instruments)	4,671	4,809	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	21,799	22,774	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	31	-76	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	10,613	10,360	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 (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	709	596	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-535	-659	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,263	-4,282	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 CCR
	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,c010)	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,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-33	-33	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.1.15	(-) EXCESS DEDUCTION AT LITENTS OVER AT L Capital	0	0	C 01.00 (1440,C010)	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-118	-104	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 (b) (i) and 89 to 91 of CR8; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 328 of CR8; Articles 36(1) point k) (iii) and 379(3) of CR8; Articles 36(1) point k) (iv) and 153(4) of CR8.
	A.1.14.1	Of which: from securitisation positions (-)	-104	-93	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 $36(1)\ \text{point}\ (c)\ \text{and}\ 38;\ \text{Articles}\ 48(1)\ \text{point}\ (a)\ \text{and}\ 48(2)\ \text{of}\ CRR$
	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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	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,c010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2		0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CR8
		Transitional adjustments due to additional minority interests (+/-)				
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	345	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)	5,586	5,741	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,119	4,238	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 Ter 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	1,466	1,503	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)	37,404	38,775	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,587	10,993	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	10,972	10,781	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	$ \begin{array}{l} C \; 0\; 1.00 \; ( 910, c010 ) + C \; 0\; 1.00 \; ( 920, c010 ) \\ + \; C \; 0\; 1.00 \; ( 930, c010 ) + C \; 0\; 1.00 \; ( 930, c010 ) + C \\ ( 940, c010 ) + \; c\; 1.00 \; ( 950, c010 ) + C \\ 0\; 1.00 \; ( 970, c010 ) + C \; 0\; 1.00 \; ( 974, c010 ) \\ C \; 0\; 1.00 \; ( 974, c010 ) \end{array} $	
	A.4.3	Tier 2 transitional adjustments	615	211	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	233,259	233,202	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	124	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.64%	14.17%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.04%	16.63%	CA3 (3)	-
	С.3	TOTAL CAPITAL RATIO (transitional period)	21.00%	21.34%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	31,818	32,690	[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 loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.64%	14.03%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		345	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F			124	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliqible from a requ			I	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible 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 "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



# 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)	
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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	633,302	685,605	C 47.00 (r290,c010)	CRR
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)	



# Risk exposure amounts

Standard Chartered Plc

	As of 31/12/2017	as of 30/06/2018
(mln EUR) 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 $^{f 1}$	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
Total Risk Exposure Amount	233,259	233,202

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



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of which dist scuttise income2,80014/4Of which dists scuttise income9,972553Ditterds opennesis5,9793,494(f) which dists scutterse)1,2542,272(f) which dists scutterse)1,2542,272(f) which dists scutterse)01,254(f) which dists scutterse)01,254(f) which dists caples regarderse)01,254(f) which dist scutterse with comme3,0061,464(f) which regarderse with comme3,0061,464(f) which regarderse with comme1,4531,474(f) which regarderse with regarder regarderse with regarderse regarderse with regarder regarderse	(min EUR)		
of which borns and advances income     9,672     5559       (of which borns and advances income     5599     348       (of which denotes expresse)     1,254     2,71       (of which denotes expresse)     1,254     2,71       (fermation denotes income     0     0       Bioledia facome     0     0       Call and expression income     38     0       Gains or () losses on dencouphion of financial assets and labities, het invalue through profit or loss, and of non financial assets and labities, het invalue through profit or loss, and of non financial assets and labities, het invalue through profit or loss, and of non financial assets and labities, het invalue through profit or loss, and of non financial assets and labities, het invalue through profit or loss, and of non financial assets and labities, het invalue through profit or loss, and of non financial assets and labities, het invalue through profit or loss, net of losses from heter accounting, net.     1453       Gains or () losses of financial assets and labities, het invalue through profit or loss, net.     61       Genotes () losses from heter accounting, net.     61       Genotes () losses from heter accounting, net.     793       (diministrative express)     793       (diministrative express)     124       (			7,391
Interest openatis(0)(3,40)(0' which debt securities is used expense)(1,254)(2,72)(0' which debt securities is used expense)(1,254)(2,72)(0' which debt securities is used expense)(1,254)(1,254)Divident forme(1,254)(1,254)(1,254)Divident forme	Of which debt securities income		1,649
(f) Winki disposite sequences)(d)(d)(f) Winki disposite sequences)1,2242,71(f) Winki disposite sequences)1,2247,97Divident income30061,24Ref Ke and commission income30061,64Gains or () bases on financial assets and liabilities net measured at fini value through profit or loss, and o non financial1,93Gains or () bases on financial assets and liabilities and value through profit or loss, net1,6464Gains or () bases on financial assets and liabilities and value through profit or loss, net64164Gains or () bases on financial assets and liabilities and value through profit or loss, net64164Gains or () bases on financial assets and liabilities and value through profit or loss, net64164Gains or () bases on financial assets and liabilities and value through profit or loss, net64164Gains or () bases on financial assets and liabilities and value through profit or loss, net64164Gains or () bases on financial assets and liabilities and value through profit or loss, net64164Gains or () bases on financial assets and liabilities and value through profit or loss, net64164Gains or () bases on financial assets and liabilities and value through profit or loss, net6464Gains or () bases on financial assets and liabilities and value through profit or loss, net6464Gains or () bases on financial assets and liabilities and value through profit or loss, net6464Gains or () bases on financial assets and liabilities and value through	Of which loans and advances income		5,590
(f) which delt securities issued expensive)(1)244(2)74(f) corress of share orbit issued expensive)00Buildent income380Buildent income30061.644Galts or () losses on financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities at fair value through profit or loss, net1.633Galts or () losses on financial assets and liabilities at fair value through profit or loss, net1.6410Galts or () losses on financial assets and liabilities at fair value through profit or loss, net6.6110Galts or () losses on financial assets and liabilities at fair value through profit or loss, net6.6110Galts or () losses on financial assets and liabilities at fair value through profit or loss, net6.6110Galts or () losses on financial assets and liabilities at fair value through profit or loss, net00Galts or () losses on financial assets and liabilities at fair value through profit or loss, net00(formitative expenses)000TOTAL OPERATINE INCOME, NET000(formitative expenses)000(formitative expenses)000(formitative expenses)000(formitative expenses)000(formitative expenses)000(formitative expense)000(formitative expense)000(formitative expense)000 <td< td=""><td>Interest expenses</td><td></td><td>3,492</td></td<>	Interest expenses		3,492
progress on share capit repayable on demand)         0           Dwiden income         38           Ref Re and commission income         3,006         1,64           Gains or () losses on derecapithon of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities held for trading, net         1,433         79           Gains or () losses on financial assets and liabilities held for trading, net         6.64         0.68           Gains or () losses financial assets and liabilities held for trading, net         0.0         0.0           Exchange differences (spin or () loss), net         0.0         0.0           Net other operating income (sequences)         0.0         0.0           Chain dotter operating income (sequences)         0.0         0.0           Contal ope	(Of which deposits expenses)	4,262	2,717
Invidence         38           Net Fee and commission income         3,006         1,644           Carls or () bases on derecognition of financial assets and labilities not measured at fair value through profit or loss, and of non financial assets, net         1,953         -1,953           Carls or () bases on financial assets and labilities net fair value through profit or loss, net         -1,643         -99           Gains or () bases on financial assets and labilities at fair value through profit or loss, net         -644         -68           Gains or () bases on financial assets and labilities at fair value through profit or bas, net         -641         -633           Ket there operating income / (expresses)         0         -641         -633           TOTAL OPERATING INCOME, NET         0         -674         -674           (diministrative expresse)         0         -674         -674           (diministrative expresse)         -674         -674         -674           (diministrative expresse)         -674         -674         -674           (diministrative expresse)         -674         -674         -674           (doministrative expresse)         -721         -721         -721         -721         -721         -721         -721         -721         -721         -721         -721         -721	(Of which debt securities issued expenses)	1,254	747
Net Fee and commission income         3,006         1,64           Gains or () losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets at an element of provides provides (provides provides profit profit provides provides provides provides provides profit	(Expenses on share capital repayable on demand)	0	0
Dates or ( ) bases on deexception of financial assets and liabilities not measured at fair value through profit or loss, and of non financial gents, pd.         199         -1           Gains or ( ) bases on financial assets and liabilities the value through profit or loss, net         1453         79           Gains or ( ) bases on financial assets and liabilities thar value through profit or loss, net         -644         0           Gains or ( ) bases on financial assets and liabilities thar value through profit or loss, net         0         -661         0           Schars or ( ) bases on financial assets and liabilities thar value through profit or loss, net         0         0         -661         0         -652         0         -673         0         -673         0         -673         0         -673         0         -674         0         -674         0         -674         0         -674         0         -674         <	Dividend income	38	8
assets, ret100100100Gairs or () basses on financial assets and liabilities at fair value through profit or loss, net1.4531.000Gairs or () basses on financial assets and liabilities at fair value through profit or loss, net-641.000Gairs or () basses on financial assets and liabilities at fair value through profit or loss, net-641.000Charlan or () basse, net0.000.0000Net other operating income (respenses).0000.00000Charlan or () basse, net.000000000000000000000000000000000000	Net Fee and commission income	3,006	1,641
Sains or (-) losses from hedge accounting, net       -64       98         Gains or (-) losses from hedge accounting, net       -61       -55         Schange differences [gain or () loss, net       0       -57         Net other operating income ((expenses)       0       0       -57         OTAL OPERATINE INCOME, NET       6,250       4,200       6,77         (Administrative expenses)       6,250       4,200       6,77         (Administrative expenses)       6,250       4,200       6,77         (Administrative expenses)       0       709       37         Modification gains or (-) losses, net       0       0       20		199	-10
Ealis or (-) losses from hedge accounting, net	Gains or (-) losses on financial assets and liabilities held for trading, net	1,453	793
Ealis or (-) losses from hedge accounting, net	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-64	86
Net other operating income /(expenses)       793       37         TOTA OPERATING INCOME, NET       12,492       6,74         (Administrative expenses)       8,250       4,20         (Depreciation)       709       37         Modification gains or () losses, net       709       37         (Commitments and guarantees given)       -211       02         (Commitments and guarantees given)       -211       22         (Other provisions)       0       0         Of which restructuring <sup>1</sup> 0       0         (Increases or (-) decrease of the fund for general banking risks, net) <sup>2</sup> 0       0         (Increases or (-) decrease of the fund for general banking risks, net) <sup>2</sup> 0       0         (Increases or (-) decrease of the fund for general banking risks, net) <sup>2</sup> 0       0         (Increases or (-) decrease of the fund for general banking risks, net) <sup>2</sup> 0       0         (Increases or (-) decrease of the fund for general banking risks, net) <sup>2</sup> 0       0         (Increases at amortised cost)       1,345       0       0         (Impairment or (-) reversal of inpairment on financial assets not measured at fair value through proft or loss)       0       0       0         (Financial assets at amortised cost)       1,047       23		-61	-55
TOTAL OPERATING INCOME, NET       12,492       6,74         (Administrative expenses)       8,250       4,20         (Depreciation)       709       37         Modification gains or (.) losses, net       n.a.       21         (Provisions of C.) reversal of provisions)       -21       22         (Commitments and guarantees given)       -21       22         (Other provisions)       -21       2         Of which pending legal issues and tax ltigation <sup>1</sup> 0       -21         Of which pending legal issues and tax ltigation <sup>1</sup> 0       -21         Of which pending legal issues and tax ltigation in francial assets of the fund for general banking risks, net) <sup>2</sup> 0       -21         (Increases of c.) decreases of the fund for general banking risks, net) <sup>2</sup> 0       -21       -23         (Inpairment or (.) reversal of impairment on financial assets not measured at fair value through profit or loss)       1,345       23       -23         (Impairment or (.) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)       0       -24       -24         (of which Geodwill)       0       -267       -267       -267       -267       -267       -267       -26       -267       -267       -267       -267       -267 <t< td=""><td>Exchange differences [gain or (-) loss], net</td><td>0</td><td>0</td></t<>	Exchange differences [gain or (-) loss], net	0	0
(Administrative expenses)8,2504,20(Depreciation)70937Modification gains or (-) bases, netn.a.21(Provisions or (-) reversal of provisions)-2122(Commitments and guarantees given)-2122(Other provisions)0-2122(Other provisions)000Of which pending legal issues and tax ltigation <sup>1</sup> 170Of which restructuring <sup>1</sup> 000(Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)1,34523(Financial assets at fair value through other comprehensive income)n.a.024(Financial assets at fair value through other comprehensive income)n.a.2424(Financial assets at fair value through other comprehensive income)n.a.2323(Financial assets at fair value through other comprehensive income)n.a.2424(ringainment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)1,34523(Inpairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)010Negative goodwill recognised in profit or loss0131313Profit or (-) loss of investments in subsidiaries, joint ventures and associates19513Profit or (-) loss of investments in subsidiaries, joint ventures and associates19520RofTT OR (-) LOSS AFTER TAX FROM CONTINUIN	Net other operating income /(expenses)	793	379
(Depreciation)70937Modification gains or (-) losses, netn.a.2(Provisions or (-) reversal of provisions)-212(Commitments and quarances given)-212(Other provisions)0-212(Other provisions)000Of which pending legal issues and tax litigation <sup>1</sup> 00Of which restructuring <sup>1</sup> 000(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 00(Financial assets at anotised cost)n.a.23(Financial assets at anotised cost)n.a.23(Financial asset at anotised cost)n.a.23(of which Goodwill)n.a.23(of which Goodwill)01345Negative goodwill recognised in profit or loss0402Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates19513Profit or (-) loss of investments in subsidiaries, joint ventures and associates19513Profit or (-) loss of investments in subsidiaries, joint ventures and associates2020ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,0602,0032,005ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,0731,375	TOTAL OPERATING INCOME, NET	12,492	6,740
Number of the production gains or (-) losses, net         n.a.           (Provisions or (-) reversal of provisions)        21         2           (Commitments and guarantees given)        21         2           (Other provisions)        21         2           (Other provisions)         0         2           Of which pending legal issues and tax litigation <sup>1</sup> 0         0           Of which restructuring <sup>1</sup> 0         0         0           (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 0         0         0           (Innarcial assets at fair value through orbit or loss)         1,345         23         23           (Financial assets at fair value through other comprehensive income)         n.a.	(Administrative expenses)	8,250	4,201
(Provisions or (·) reversal of provisions)       -21       2         (Commitments and guarantees given)       -21       2         (Other provisions)       0       2         Of which pending legal issues and tax litigation <sup>1</sup> 0       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       23         (Financial assets at amortised cost)       n.a.       0       0         (of which codwill)       0       23       0       0         (of which codwill)       0       1,345       23       0       <	(Depreciation)	709	373
(Provisions or (·) reversal of provisions)       -21       2         (Commitments and guarantees given)       -21       2         (Other provisions)       0       2         Of which pending legal issues and tax litigation <sup>1</sup> 0       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       23         (Financial assets at amortised cost)       n.a.       0       0         (of which codwill)       0       23       0       0         (of which codwill)       0       1,345       23       0       <	Modification gains or (-) losses, net	n.a.	0
(Other provisions)       0         Of which pending legal issues and tax litigation <sup>1</sup> 0         Of which pending legal issues and tax litigation <sup>1</sup> 0         Of which restructuring <sup>1</sup> 0         Of which restructuring <sup>1</sup> 0         (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 0         (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)       1,345         (Financial assets at fair value through other comprehensive income)       n.a.         (Financial assets at amortised cost)       n.a.         (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)       402         (of which Goodwill)       402       44         Negative goodwill recognised in profit or loss       0         Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates       13         Profit or (-) Loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations       58         PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS       2,060       2,030         PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS       1,033       1,37	(Provisions or (-) reversal of provisions)	-21	21
Of which pending legal issues and tax litigation <sup>1</sup> 0         Of which pending legal issues and tax litigation <sup>1</sup> 0         Of which restructuring <sup>1</sup> 0         (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 0         (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup> 0         (Inpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)       11,345         (Financial assets at amortised cost)       n.a.       23         (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)       n.a.       23         (Impairment or (-) reversal of investments in subsidaries, joint ventures and associates and on non-financial assets)       n.a.       24         (of which GoodWill)       267       402       44         Negative goodwill recognised in profit or loss       267       13         Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates       13       13         Profit or (-) loss form non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations       58       23         PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS       2,060       2,03         PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS       1,37	(Commitments and guarantees given)	-21	21
Of which restructuring10Of which restructuring10(Increases or (-) decreases of the fund for general banking risks, net)20(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)1,345(Financial assets at fair value through other comprehensive income)n.a.(Financial assets at amortised cost)n.a.(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)Acc(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)Acc(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)Acc(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)Acc(Impairment or (-) reversal of impairment of lossAcc(Impairment or (-) reversal of investments in subsidaries, joint ventures and associatesAcc(Impairment or (-) loss of investments in subsidaries, joint ventures and associatesAcc(Impairment or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operationsSaProfit or (-) loss AFTER TAX FROM CONTINUING OPERATIONSAccPROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONSAccPROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONSAccApplicational asset and associatesAccApplicational asset After AccoAccApplicational asset	(Other provisions)	0	0
Of which restructuring10(Increases or (-) decreases of the fund for general banking risks, net)20(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)1,345(Financial assets at fair value through other comprehensive income)n.a.(Financial assets at amortised cost)n.a.(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)0(of which Goodwill)267Negative goodwill recognised in profit or loss195Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates195Profit or (-) loss ShEFORE TAX FROM CONTINUING OPERATIONS2,030PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,093	Of which pending legal issues and tax litigation <sup>1</sup>	17	
Intersection of the unitary flux product o		0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)1,34523(Financial assets at fair value through other comprehensive income)n.a.23(Financial assets at anortised cost)n.a.23(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)40244(of which Goodwill)267Negative goodwill recognised in profit or loss013Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates19513Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations5822PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,0602,03PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,0931,37	(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Financial assets at amortised cost)n.a.23(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)40244(of which Goodwill)267Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates19513Profit or (-) loss firom non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations5822PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,0602,03PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,0931,37		1,345	230
(Financial assets at amortised cost)n.a.23(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)4024(of which Goodwill)267Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates19513Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations582PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,0602,03PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,0931,37	(Financial assets at fair value through other comprehensive income)	n.a.	-7
(of which Goodwill)267Negative goodwill recognised in profit or loss0Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates195Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations58PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,060PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,093	(Financial assets at amortised cost)	n.a.	237
Negative goodwill recognised in profit or loss       0         Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates       195         Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations       58         PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS       2,060         PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS       1,093	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	402	43
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates195Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations58PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,060PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,093	(of which Goodwill)	267	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations582PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,0602,03PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,0931,37	Negative goodwill recognised in profit or loss	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations582PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,0602,03PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,0931,37		195	136
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,0602,03PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS1,0931,37			22
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,093 1,37			2,030
		1.093	1,376
Profit or (-) loss after tax from discontinued operations	Profit or (-) loss after tax from discontinued operations	0	0
		1.093	1,376
			1,338

<sup>(1)</sup> 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."

#### 2018 EU-wide Transparency Exercise

#### Market Risk Standard Chartered Plc

]	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	.2/2017									As of 30/06/	2018					
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (I	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS HARGE FOR			VaR <i>(Memora</i>	andum item)	STRESSED VaR (M	lemorandum item)		LT AND ION RISK		RICE RISKS		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		12 WEEKS AVERAGE MEASURE	LAST MEASURE	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		FL OOD	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	7,274	5,928	69	27	508	224							79	29	516	265						
Of which: General risk	887	583	69	27	508	224							79	29	516	265						
Of which: Specific risk	6,090	5,336	0	0	0	0							0	0	0	0						
Equities	10	6	0	0	0	0							0	0	0	0						
Of which: General risk	3	1	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	4 1,081	2 510	67	25	170	202							22	12	177	178						
Commodities risk	1,081	363	6	3	33	19							8	5	59	30						
Total	8,558	6,807	141	48	711	285	0	0	0	0	0	10,653	119	31	751	357	0	0	0	0	0	10,879



Credit Risk - Standardised Approach

Standard Chartered Plc

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(min EUR, %)	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
	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	2,590	1,545	
Consolidated data	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	2,096	1,685	2,528		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	8,572	6,975		8,557	8,479	6,683	
	Standardised Total	236,202	97,337	43,353	1,153	259,144	102,422	44,294	1,064

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	29	29	73		27	27	68	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		U	0	0	
	International Organisations	0	0	U		U	0	U	
	Institutions	84	343	114		68	55	0	
	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		2,035	27	16	
HONG KONG	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								
	Other exposures	1,580	1,518	1,288		1,694	1,623	1,372	
	Standardised Total <sup>2</sup>				78				90

<sup>10</sup> Original exposure, while Exposure while, includes the exposure offect of the conditioned exposure, while Exposure while, includes prevail for the solution offects).
<sup>10</sup> Total value adjustments and provisions per country of counterparty excludes those for securitation exposure, additional valuation adjustments (AVAe) and other own funds reductions related to the exposure, but includes general orealit risk adjustments.
<sup>10</sup> Total value adjustments and provisions per country of counterparty excludes those for securitation exposure, additional valuation adjustments (AVAe) and other own funds reductions related to the exposure, but includes general orealit risk adjustments.

			Standardised Approach										
			As of 31/12	2/2017			As of 30/06/	2018					
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmen and provisions <sup>2</sup>				
	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					
I	International Organisations	0	0	0		0	0	0					
	Institutions	22.759	2.729	69		22.591	2.349	57					
	Corporates	2,432	157	51		4,298	354	101					
	of which: SME	18	1	1		0	0	0					
	Retail	2	1	1		2	2	1					
	of which: SME	0	0	0		0	0	0					
NITED STATES	Secured by mortgages on immovable property	0	0	0		3	3	1					
	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												
	Other exposures	137	137	109		187	187	160					
	Standardised Total <sup>2</sup> e value, is reported before taking into account any effect due to credit conversion factors or credit risk.				1				1				

				Standardis	ed 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 <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
 (min EUR, %) Central governments or central banks	45.065	7.711	40		57,111	13.913	42	
Central governments or central banks Regional governments or local authorities	45,065	7,711	40		57,111	13,913	42	
Public sector entities	0		0		U	U	U	
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	1,185	318	304		985	210	166	
of which: SME	736	219	219		589	113	100	
Retail	12	215	213		21	8	115	
of which: SME		0	0			0	0	
Secured by mortgages on immovable property	219	219	202		332	332	255	
of which: SME	213	213	202		326	325	252	
Exposures in default	215	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								
Other exposures	1,032	1,032	946		606	606	550	
Standardised Total <sup>2</sup>				3				3

Standardised Total
 Standardised
 Standardise



Credit Risk - Standardised Approach

Standard Chartered Plc

			Standardised Approach										
			As of 31/12	2/2017			As of 30/06,	/2018					
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmer and provisions				
	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	448	264					
CHINA	Secured by mortgages on immovable property	2,191	2,156	1,097		2,185	2,168	1,096					
	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	138	138	128		148	148	138					
	Standardised Total <sup>2</sup> osure value, is reported before taking into account any effect due to credit conversion factors or credit ris				44				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 securistization exposures, additional valuation adjustments (AV4e) and other own funds reductions related to the exposures, but includes general credit risk adjustments. 

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					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06,	/2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	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	
OREA, REPUBLIC	of which: SME	2	2	1		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
OF	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	844	844	672		930	930	672	
	Standardised Total <sup>2</sup> re value, is reported before taking into account any effect due to credit conversion factors or credit risk				1				0

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	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	67	19	
	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	2.330	1.391	964		2.435	1.437	993	
	of which: SME	661	472	274		690	500	290	
SINGAPORE	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	640	640	612		698	698	673	
	Standardised Total <sup>2</sup>				92				115

 
 640
 640
 612

 mitigation techniques (e.g. substitution effects).
 92

 isutiments (AVAc) and other own funds reductions related to the exosures, but includes oeneral credit risk adfustments.
 Standardi <sup>(1)</sup> Original exposure, unlike Expo <sup>(2)</sup> Total value adjustments and un <sup>(2)</sup> Total value

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %)								
	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	595		1.348	1.003	617	
	of which: SME	1,013	754	438		1,084	798	464	
INDIA	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	1,190	1,190	1,165		1,019	1,019	997	
	Standardised Total <sup>2</sup>				54				43

<sup>(4)</sup> Onlanal excosure, unlike Excosure value, is reported before takino into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g. substitution effects).
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVIAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Standard Chartered Plc

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	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	
GERMANY	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	
	Securitisation								
	Other exposures	0	0	0		1	1	1	
	Standardised Total <sup>2</sup>				0				0

<sup>(10</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitipation techniques (e.g., substitution effects).
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVIA) and other own funds reductions related to the exposures, but includes general credit risk adjustments. 

			As of 31/12	/2017			As of 30/06/	2018	
	(min EUE, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustr and provisio
	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	
JAPAN	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	
	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	
	Securitisation								
	Other exposures	3	3	3		3	3	3	
	Standardised Total <sup>2</sup>				0				

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06/	/2018	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	ō	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	
UNITED ARAB	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	
EMIRATES	of which: SME	145	144	61		138	138	60	
	Exposures in default	82	28	28	52	98	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	129	129	30		151	151	43	
	Standardised Total <sup>2</sup>				58				56

Control exposure, while Exposure what is regarded before taking into account any effect due to credit conversion factors or credit risk militation factoriage (e.g., substatution effects).
 Control exposure, while Exposure what is regarded before taking into account any effect due to credit conversion factors or credit risk militation advantments (AVRA) and other own funds reductions related to the exposure, but includes owners) credit risk advantments



Credit Risk - IRB Approach Standard Chartered Plc

							IRB Appro	ach					
				As of 31/12	/2017					As of 30,	/06/2018		
		Original Exp	Original Exposure <sup>1</sup>			ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme and
	(min EUR, %)		Of which: defaulted <sup>(2)</sup>	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	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				0			0	187
	Corporates	346.661	8.935	193.127	86.410							9.784	3.607
	Corporates - Of Which: Specialised Lending	28,773	901	14,841	9,059							622	486
	Corporates - Of Which: SME	9.039	602	5.689	3.535							688	205
	Retail	96,352	524	82,773	17,502							955	238
	Retail - Secured on real estate property	59.614	171	59.599	4.130	262			166		3.333	240	161
	Retail - Secured on real estate property - Of Which: SME	224	2	219	0	0			1		0	0	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-	59,391	168	59,380	4,130	Kik exposure amount of which 7/8         Value dijustments of which 7/8         Original Exposure <sup>1</sup> of which 7/76         Exposure 10         Risk exposure amo of which 6/6/0100           77/6         0         0         0         0/1000         0/1000         0/1000           77/6         11         253.138         0         119.254         220.012         0/1000           77/6         14         233.083         0         119.254         220.012         0/1000           7/76         0         0         139.254         87.55         9.79         256         9.700         266.234         87.55         9.79         256         9.162         51.7         5.466         3.470         86         9.884         557         84.222         17.748         69         9.214         1         21.2         0         0         0         0         0         0         1.0243         2.02         3.33         2.4         9.225         3.33.1         2.4         9.225         3.33.1         2.4         9.225         3.33.1         2.4         9.224         1.0252         3.33.1         2.4         9.224         0         0         0         0         0         0         0         0         0 <td< td=""><td>240</td><td>161</td></td<>	240	161					
	Retail - Qualifying Revolving	23,346	128	11,904									8
	Retail - Other Retail	13.392	226	11.271									69
	Retail - Other Retail - Of Which: SME	1,924	63	1,245									18
	Retail - Other Retail - Of Which: non-SME	11.467	162	10.026		237	60	12.243			9.665		51
	Equity Securitisation	0	0	0		0		0	0		0	0	
		17.551		17.363			2	17.061		14.934			2
	Other non credit-obligation assets												4
	IRB Total ted before taking into account any effect due to credit conversion factors or credit risk mitigation tec				144,779						146,696		1

			IRB Approach											
				As of 31/12	2017					As of 30/	06/2018			
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	ure amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk expos	aure amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions	
	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	20,960	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	
HONG KONG	Retail - Secured on real estate property - Of Which: non-	23,533	14	23,533	1,177	43	1	23,799	12	23,799	1,190	37	54	
	Retail - Qualifying Revolving	13,095	10	6,856	1,378	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													
	Other non credit-obligation assets													
	IRB Total													

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			defaulted			ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustment and	
		(min EUR, %)			Value <sup>-</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions
	Central banks and central go	vernments	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	3.841	90	12
		h: Specialised Lending	1,913	0	647	314	0	1	1,965	0	995	327	0	1
	Corporates - Of Which	h: SME	132	21	50	30	0	0	131	21	46	21	0	0
	Retail		5	0	2	1	0	0	5	0	2	2	0	0
		real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		ecured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		ecured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying		3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Reta	ther Retail - Of Which: SME	1	0	1	1	0	0	2	0	1	2	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ther Retail - Of Which: non-SME	1	0	1	1	U	0	2	U	1	2	0	0
	Securitisation		0	U	0	U	0	0	0	0	0	0	0	0
	Other non credit-obligation a	esete												
	IRB Total													

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Of which:		sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustmer and		
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	2	0	2	0	0	0	1	0	1	0	0	0
	Institutions	13.669	0	10.894	1.184	0	0	16.012	0	13.290	1.391	0	7
	Corporates	27,590	153	21,577	4,335	166	46	31,357	153	24,886	5,098	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	defaulted 0 0 366 0	0
	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: nor	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	defaulted         0           0         1         0           0         13.290         1.391           153         24,886         5,098	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												1
	Other non credit-obligation assets												
	IRB Total												1



Credit Risk - IRB Approach Standard Chartered Plc

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		banks and central governments	19,545	0	11,750	790	0	0	18,386	0	9,029	516	0	0
	Instituti		39.950	0	21.002	2.593	0	1	43.902	0	23.776	2.665	0	42
	Corpora		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
CHINA		Retail - Secured on real estate property - Of Which: non-	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	0	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
	Securiti													
	Other n	on credit-obligation assets												
	IRB Tot	al into account any effect due to credit conversion factors or credit risk mitigation tech												

							IRB Appro	ach					
				As of 31/12,	2017					As of 30,	/06/2018		
		Original Exp	osure1	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	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	52	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
KOREA, REPUBLIC OF	Retail - Secured on real estate property - Of Which: non-	15,950	33	15,956	694	52	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											4	
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation tec											1	

							IRB Appro	ach					
				As of 31/12	2017					As of 30,	/06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>	Risk exposure a 0 322 668 6.028 2.004 131 1,795 432 0 432 693	Of which: defaulted	provisions
	Central banks and central governments	16.004	0	10.123	345	0	0	17.742	0	10.798		0	0
	Institutions	7,189	0	5,107	626	0	0	7,849	0	5,359		0	10
	Corporates	30.206	660	14.899	6.628	720	221	31.092	555	15.100		623	216
	Corporates - Of Which: Specialised Lending	7,489	121	3,386	1,901	17	42	9,177	121	4,481		98	49
	Corporates - Of Which: SME	223	56	96	65	38	24	272	54	171		29	24
	Retail	17,524	83	14,751	2,411	76	15	17,979	88	14,843		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
SINGAPORE	Retail - Secured on real estate property - Of Which: non-	11,921	24	11,905	1,219	29	7	11,823	20	11,823		12	28
	Retail - Qualifying Revolving	4,495	54	2,099	640	46	6	5,213	66	2,327		59	1
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1.108	6	747	553	1	3	943	2	693	669	2	1
		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 Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
													1
	Other non credit-obligation assets												4
	IRB Total orted before taking into account any effect due to credit conversion factors or credit risk mitigation tech												<i>(</i>

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	9.145	0	3.933	1.711	0	1	9.669	0	4.693	2.161	0	0
	Institutions	6,285	0	2,027	923	0	1	7,434	0	2,607	944	0	5
	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
INDIA	Retail - Secured on real estate property - Of Which: non-	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												



Credit Risk - IRB Approach Standard Chartered Plc

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	aure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		banks and central governments	0	0	13	4	0	0	0	0	13	4	0	0
	Instituti		3.556	0	1.863	147	0	0	4.013	0	2.548	132	0	1
	Corporal		7.415	0	6.277	513	0	0	6.929	0	5.610	436	0	0
		Corporates - Of Which: Specialised Lending	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
	Retail		1	0	1	0	0	0	1	0	1	0	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
GERMANY		Retail - Secured on real estate property - Of Which: non-	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
		Retail - Other Retail	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
		Retail - Other Retail - Of Which: non-SME	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
	Securitis													
		on credit-obligation assets												
	IRB Tota	al into account any effect due to credit conversion factors or credit risk mitioation tech												

							IRB Appro	ach					
				As of 31/12,	2017					As of 30	/06/2018		
		Original Exp	oosure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	18,608	0	9,974	899	0	1	18,979	0	9,398	799	0	0
	Institutions	6.739	0	2.195	347	0	0	7.833	0	2.964	365	0	7
	Corporates	7,338	0	5,859	609	0	1	9,453	0	7,508	604	0	2
	Corporates - Of Which: Specialised Lending	800	0	669	267	0	0	682	0	412	134	0	2
	Corporates - Of Which: SME	23	0	3	2	0	0	24	0	4	1	0	0
	Retail	5	0	2	0	0	0	5	0	2	0	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:		0	0	0	0	0	0	0	0	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which:	non- O	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

		Of which: defaulted         Value <sup>3</sup> Of which: defaulted         Of which: defaulted <th< th=""></th<>												
				As of 31/12,	2017					As of 30/	06/2018			
		Original Exp	osure1		Risk expos	sure amount	adjustments	Original	Exposure <sup>1</sup>		Risk expos	sure amount	adjustments	
	(min EUR, %)			value"						Value			provisions	
	Central banks and central governments	5,842	0	3,361	140	0	0	6,257	0	3,626	98	0	0	
	Institutions	4.953	0	2.287	545	0	0	5.081	0	2.411	565	0	6	
	Corporates	17,974	1,393	10,493	6,209	852	601	18,666	1,406	10,700	6,350	949	643	
	Corporates - Of Which: Specialised Lending	1.179	262	934	481	0	213	1.275	226	846	422	64	195	
	Corporates - Of Which: SME	149	8	110	40	0	8	173	8	119	37	0	8	
	Retail	1.013	10	755	917	22	11	941	10	662	766	21	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: SMI		0	0	0	0	0	0	0	0	0	0	0	
UNITED ARAB EMIRATES	Retail - Secured on real estate property - Of Which: nor		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	
	Retail - Other Retail	457	7	456	676	20	6	359	6	359	528	18	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	457	7	456	676	20	6	359	6	359	528	18	1	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													

#### Sovereign Exposure

#### Standard Chartered Plc

(min EUR)									As of 31/	/12/2017								
				Memo: brea	kdown by acco	unting portfo	olio											
Country / Region	Financial a	of which: loans and advances	Amount of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	51,138.8	2,828.6	48,310.2	6,598.6	204.9	6,393.7	372.9	22.2	350.7	37,943.7	0.0	37,943.7	2,601.5	2,601.5	0.0	3,619.0	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 Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.2	0.0	0.0															
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 Iceland	2,494.3	2.4	2,491.9															
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 Africa	546.9	62.5 399.8	484.3															
	579.9 12,445.1	399.8	180.1 11.825.2															
Others	12,445.1	019.9	11,825.2															
Note:																		

Internation disclosed in this template is sourced from FINREP templates F 20 and F 04. Information disclosed in this template is sourced from FINREP templates F 20 and F 04. The information reported cores all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "certral 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 will be reported under "mon-financial during" including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which will be reported under "mon-financial during" including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which will be reported under "mon-financial during") and the Bank for International Settlements.

#### Regions:

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibiota, Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Belize, Bolize, Bolize, Bolize, Bolize, Dominica Republic, Caudoth, El Saviador, Caread, Galernala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peu, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venexuela, Antigua Ad Bahuda, Anuba, Bahamas, Barbados, Sont, Marchang, Bolize, Rokin, Roga, Benn, Bosmane, Burtina, Formador, Caread, Cauternala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peu, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venexuela, Antigua And Bahuda, Anuba, Bahamas, Barbados, Sont, Marchange, Pator Kos, Sont, Marcinaga, Ruston, Roga, San Bahileman, Trinidad and Tobago, Uruguay, Venexuela, Antigua And Bahuda, Anuba, Bahamas, Barbados, So, Marca, Marcal, Sont, Teore, Marcal, Sont, Barbado, Sont, Bornado, Carego, The Quencoratic Republic Of The, Gite D'Iveire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Gana, Guinea, Baixa, Kanya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritus, Mauritas, Marathaia, Mazambique, Namibai, and Toriaga, Libera, Malawi, Mali, Mauritus, Mauritus,

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

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

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) 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

		Standard Chartered Plc					As of 30/06/2018							
						Dire	ct exposures							
				On balance sl	heet	Dire	ct exposures		Deriva	tives		Off balar	re sheet	
	(mln EUR)			On balance si	leet				Deriva	lives			ice sheet	-
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		0 0	<b>0</b>	0 0	0 0	0 0	0 0	0	0 0	<b>0</b>	<b>0</b>	0 0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0 206	0 206	0	0	0 206	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Belgium	0	0	0	0	0	0	0	0 17	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		0 207	207	0	0	0 207	0	0 0 1	21	0	10 0 16	0	0	0
[0-3M] [3M-1Y]					-								-	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Bulgaria													
[3Y - 5Y ] [5Y - 10Y ] [10Y - more														
Total														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ]														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Cyprus													
[10Y - more Total														
[ 0 - 3M [ [ 2M - 1X [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Czech Republic													
[5Y - 10Y [ [10Y - more														
Total	1													
[ 1Y - 2Y [														
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Denmark													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ]														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	Estonia													
[5Y - 10Y [														
f10Y - more Total	1													

## 2018 EU-wide Transparency Exercise

		Standard Chartered Plc					As of 30/06/2018	3						
						Dire	ct exposures	<u>.</u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(min corry											Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	228 0 46 160 0 0 434	228 0 46 160 0 0 434			228 0 46 160 0 0 4 <b>34</b>						0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	France	0 14 30 114 0 2 0 160	0 14 30 114 0 2 0 160	0 0 1 0 0 2 0 2		0 14 30 114 0 0 0 158			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	Germany	442 443 303 789 748 705 163 38 <b>3,228</b>	482 303 789 748 705 163 163 38 <b>3,228</b>			482 303 789 748 705 163 36 <b>3,228</b>		52 1 129 14 37 18 49 300	2.609 68 4.584 982 988 492 317 <b>10,040</b>	1 2 1 45 37 2 0 <b>89</b>	269 40 51 920 901 20 0 2,200	0 0 0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia		3,410			3,410		300	10,040		2,200			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
10 - 3M f [ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total	Ireland													

## 2018 EU-wide Transparency Exercise

		Standard Chartered Plc					As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		<b>T</b> -t-1	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	comprehensive income	amortised cost							
[0-3M] [3M-1Y] [1Y-2Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Italy													
[5Y - 10Y ] [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]														
[3Y - 5Y [ [5Y - 10Y ]	Latvia													
[10Y - more Total [0 - 3M [ [3M - 1Y ]														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [	Lithuania													
[5Y - 10Y [ [10Y - more Total														
Total		0	0	0	0	0	0	0 32 0	0 3.671 50	0 19 17	0 915 554 1.911 2.360 1.425	0 0	0 0 0	
[ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Luxembourg	0	0	0	0	0	0	19	326 0	74 43 43 13	1.911 2.360 1.425 460	0 0 0	0	
[10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [		0	0	0	0	0	0	56	68 4,115	209	460 7,625	0	0	0
[ 2Y - 3Y [ [3Y - 5Y ]	Malta													
[5Y - 10Y [ [10Y - more Total [0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Netherlands													
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ]	Poland													
Total														

## 2018 EU-wide Transparency Exercise

		Standard Chartered Plc					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Distanciation
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 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	Risk weighted exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Sweden	0 67 13 17 0 0 0 147	0 87 43 17 0 0 0 147			0 87 43 17 0 0 0 147								
10041 [0 - 3M [ [3M - 1Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	United Kingdom	1445 6,311 3 114 0 0 7,901	144 1,445 6,301 37 3 114 0 <b>7,901</b>			1,419 6,196 37 3 112 0 0 <b>7,767</b>	26 105 1 2 0 0 0 <b>134</b>	1 3 3 0 1 0	34 112 25 27 0 4 0 203	0 2 3 0 0 0	117 8 30 8 0 15 0 177	0 13 0 316 0 0 329		2

## 2018 EU-wide Transparency Exercise

		Standard Chartered Plc					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 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	exposure amount
[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 f [3M - 1Y [ f 1Y - 2Y f [2Y - 3Y f [5Y - 10Y [ [10Y - more Total	Norway	0 37 68 28 71 0 38 242	0 37 68 28 71 0 38 <b>242</b>	0 0 0 0 0 0 0 0		0 37 68 28 71 0 38 <b>242</b>		0 0 0 0 0 40 <b>40</b>	0 0 0 0 0 405 <b>406</b>	0 0 0 0 0 0				39
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia												•	
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Canada	0 71 11 48 195 0 0 0 327	0 71 11 48 196 0 0 <b>327</b>			0 71 11 48 196 0 0 327		0 0 8 0 0 0 0 8	0 194 0 0 0 0 194	2 0 0 0 0 0 0 0	50 0 0 0 0 0 0 50			73
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Hong Kong	244 644 779 341 339 192 39 <b>2,334</b>	112 547 252 320 0 94 0 1325	644 128 21 21 21 89 37 37 1,039		1 651 320 319 1 3 2 1,296		0 1 0 1 0 1 2 5	194 13 167 19 159 24 77 17 17 <b>476</b>	2 0 1 2 2 0 0	114 0 19 133 61 15 0 <b>342</b>	0 3 0 0 0 0 0 4		139
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Japan	1,583 1,017 191 29 26 26 29 4 <b>2</b> ,879	1,583 1,583 1,017 191 29 26 29 26 29 26 29 26 29 26 29 26 28 29	1,033 42 0 4 0 0 1 1		1,583 975 191 24 26 29 3 <b>2,631</b>		0 0 1 0 10 2 2 14	0 30 49 3 418 56 73 <b>629</b>	5 0 0 0 6 0 1	459 3 10 3 14 1.159 1,650			256

## 2018 EU-wide Transparency Exercise

		Standard Chartered Plc					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
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 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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	1,532 7,028 6,559 1,865 2,332 8 0	1,532 7,028 6,569 1,865 2,332 0 0	0 0 0 0 0 8 0	1 0 0 0 0 0 0 0	1,449 5,600 5,235 1,486 1,857 0 0	83 1,428 1,335 379 475 0 0	66 26 27 12 92 9 0	777 1.673 751 760 1.230 344 0	12 6 3 20 11 0 0	884 637 632 686 38 0 0	0 1 0 18 2 1	0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	19,335 674 1,257 566 278 275 17 10	19,327 630 1,197 557 275 188 17 10	8 463 814 431 223 136 17 10	1 0 0 0 0 0 0 0 0	15,627 211 443 135 55 120 0 0	3,700 0 0 0 0 0 0 0 0 0	231 0 0 0 0 0 0 0 0 0 0 0	5,537 0 0 0 0 0 0 0 0	54 0 0 0 0 0 0 0	2,877 0 0 0 0 0 0 0 0	22 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	799
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Switzerland	3,059	2,875	2,095	0	964	0	0	0	0	0	0	0	101
10 - 3M F F 0 - 3M F F 3M - 1Y F F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 5Y F F 10Y - more Total	Other advanced economies non EEA	1,768 1,122 1,042 958 1,469 353 353 39 <b>6,951</b>	1,274 1,240 1,042 958 1,452 302 25 <b>6,292</b>	224 91 1111 289 543 245 245 34 1,537	16 2 117 46 112 19 3 <b>315</b>	1,516 1,166 757 598 781 83 2 <b>4,902</b>	10 25 56 25 34 5 1 1 57	82 49 0 14 5 0 0 151	4.705 6.921 92 444 425 0 0 12,587	73 54 0 0 0 0 0 128	4.565 2.130 34 16 39 0 0 <b>6,783</b>	13 65 0 4 2 0 <b>84</b>		519
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	6,991 0 1 1 5 4 15	6,292 0 3 1 0 6 4	1,537 0 4 1 0 6 4 15		4,902 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0					519
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	15 162 269 364 364 364 364 57 57 103 <b>2,03</b>	14 162 269 61 364 1,010 56 100 2,023	35 81 0 10 17 4 8	0 0 0 0 0 0 0 0	116 188 61 137 138 7 0	11 0 217 861 46 95	0 0 0 17 4 0 22	0 5 0 5999 143 0 0 747		0 0 114 0 0 0 0	0 80 2 6 110 56 209 462		724
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ]	Latin America and the Caribbean	2,033 125 233 228 52 5 5 18 79	2,023 125 233 228 51 5 5 22 74	155 99 181 137 30 5 18 29		648 0 99 22 0 0	1,230 26 43 0 0 0 0	22 0 2 1 2 0	747 0 172 69 257 0		114 0 179 0 0 0	462 0 0 0 0 0 0	0 0 0 0 0 0	724
[10Y - more Total	1	29 690	678	499	0	121	69	5	498	0	179	0	0	91

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

		Standard Chartered Plc												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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)									Nominal	Provisions	Risk weighted exposure amount
				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			
[0-3M] [3M-1Y] [1Y-2Y]		361 615 62	319 580 58	352 376 18	0	5 147	4 92 43	0 0 65	234 155 643	0	0 6 148	16 229 107	0	
[ 2Y - 3Y [ [3Y - 5Y ]	Africa	62 100	55 94	19	0	0	43 71	0 79	0	0 4	0 227	107 0 59	0	
[5Y - 10Y [ [10Y - more		232	222	46 45	0	9	177 2	46 0	635 0	3	108 136	36 59	0	
Total [ 0 - 3M [ [ 3M - 1Y [		2,479 2,706	1,351 2,471 2,587	886 391 1,482	0	160 2,046 1,042	433 42 181	190 85 160	3,418 992 1.563	25 3	625 1.287	506 4 146	0	448
[ 3M - 17 [ [ 1Y - 2Y [ [ 2Y - 3Y [		2,700 2,059 954	2,337 2,034 934	1,402 558 111	0	1,042 1,501 843	0	160 21 2	1.563 714 14	0	81 0	146 0 85	0	
[21 - 31 [ [3Y - 5Y [ [5Y - 10Y [	Others	954 2,609 806	2,456 685	111 508 409	0	2,099 100	2 297	2 101 22	14 1.102 70	0 29	1 327	85 56 11	0	
15Y - 10Y I [10Y - more Total		130 11,744	90 11,258	409 124 3.583	0	7	0 523	22 1 392	70 70 4.526	29 3 36	327 171 1.867	0 301	0	4,879
Total		11,744	11,256	3,563	. 0	7,638	523	392	4,520	. 36	1,867	301	U	4,879

EBA EUROPEAN BANKING AUTHORITY

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 consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an hort postations have to determined to an exposure of the "finical all acids is determined to an hort postations have to determine to an interest of the "finical all acids is determined to an hort postations have to determine the interest of the there is no exposures is of the "finical all acids is determined to an exposure in the "finical all acids is determined to an exposure in the "finical all acids is determined to an exposure in the "finical all acids is determined to an exposure in the advance and the opposite is to be individed in the column. This time dees not house determined to accounting constrained constrained to accounting constraine

(3) Recial acustries not reported segarately in the Transguency exercise Reports Other advanced non EEX: Israel, Korna. New Zealand, Russia. San Marin, Sinacone and Taivan, Other CEF non EEX: Abrain, Boolwin, Barry, Hill, Marin, Morteneoro, Serbia and Turky, Middle East: Birlinia, Dilloxid, Iran, Irao, Jordan, Kuwat, Lebano, Libav, Oman, Oatar, Saudi Atabia. Sudan, Swita. United Anb Emirates and Yenen. Latin America: Argentina, Birlinia, Vargentina, Birlinia, Colombia, Casta Ritar, Dominica, Republic, Club, Republic, Club, Feer, Nadade, Raba, Savatina, Surantina, Republic, Club, Savatina, Garata, Savatina, Republic, Dira, Garata, Savatina, Republic, Club, Republic, Clad, Conoros, Congo, Congo



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>4</sup>		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	<ul> <li>exposures</li> </ul>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures*	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	99,364	0	384	384	0	315	0	107,860	0	186	186	69	178	0
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
Loans and advances(including at amortised cost and fair value)	316,500	602	9,061	9,061	389	4,893	2,303	388,273	507	7,497	7,497	890	4,285	2,840
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
DEBT INSTRUMENTS other than HFT	415,863	602	9,445	9,445	389	5,208	2,303	496,134	507	7,683	7,683	959	4,463	2,840
OFF-BALANCE SHEET EXPOSURES	187,896		429	402	0	69	0	197,980		1,454	1,202	121	111	330

(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

(1) 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)

(1) Insitutions 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 860/2014 - 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 in diversions are generally reported with a positive sign.



Forborne exposures

Standard Chartered Plc

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amo with forbearance m		Accumulated impairme changes in fair value d provisions for exposur measures <sup>2</sup>	ue to credit risk and	Collateral and financial guarantees received on	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		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	2	2	0	0	0	0	0	0	0	0		
Central banks	2	2	Ű	0	0	0	Ŭ	0	0	0		
	0	0	U		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		
Loans and advances (including at amortised cost and fair value)	3,737	2,892	1,499	1,492	764	3,796	2,877	1,453	1,453	1,011		
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		
DEBT INSTRUMENTS other than HFT	3,739	2,894	1,499	1,492	764	3,796	2,877	1,453	1,453	1,011		
Loan commitments given	0	0	0	0	0	0	0	0	0	0		

(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

<sup>1</sup> The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization