



2017 EU-wide Transparency Exercise

Bank Name	Standard Chartered Plc
LEI Code	U4LOSYZ7YG4W3S5F2G91
Country Code	UK

2017 EU-wide Transparency Exercise

Capital

Standard Chartered Plc

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	54,489	51,118	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	34,728	33,106	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,211	4,909	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	24,230	22,909	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-75	123	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	11,007	10,593	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	767	730	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-843	-432	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,607	-4,471	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-187	-196	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-702	-915	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-17	-10	C 01.00 (r390,d10)	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,d10)	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,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-158	-134	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-127	-119	C 01.00 (r460,d10)	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,d10)	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,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	0	0	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,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,392	5,861	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	3,746	4,329	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	1,646	1,532	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	40,121	38,967	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,368	12,151	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	13,544	11,539	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	825	611	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	255,616	240,241	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.59%	13.78%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.70%	16.22%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.32%	21.28%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	34,728	33,106	[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))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.59%	13.78%	[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Standard Chartered Plc

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	40,121	38,967	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	38,474	37,435	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	682,573	658,115	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	680,927	656,584	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	5.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.7%	5.7%	C 47.00 (r330,c010)	



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Risk exposure amounts

Standard Chartered Plc

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	200,711	192,942
Risk exposure amount for securitisation and re-securitisations in the banking book	2,782	2,623
Risk exposure amount for contributions to the default fund of a CCP	320	169
Risk exposure amount Other credit risk	197,608	190,150
Risk exposure amount for position, foreign exchange and commodities (Market risk)	20,754	20,123
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	60	55
Risk exposure amount for Credit Valuation Adjustment	2,173	469
Risk exposure amount for operational risk	31,964	26,707
Other risk exposure amounts	14	1
Total Risk Exposure Amount	255,616	240,241

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

2017 EU-wide Transparency Exercise

P&L

Standard Chartered Plc

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	13,339	6,316
Of which debt securities income	2,728	1,367
Of which loans and advances income	10,406	4,831
Interest expenses	5,603	2,688
(Of which deposits expenses)	4,089	2,007
(Of which debt securities issued expenses)	1,462	638
(Expenses on share capital repayable on demand)	0	0
Dividend income	49	33
Net Fee and commission income	3,142	1,560
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	189	91
Gains or (-) losses on financial assets and liabilities held for trading, net	2,068	959
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-542	-84
Gains or (-) losses from hedge accounting, net	-44	-10
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	871	403
TOTAL OPERATING INCOME, NET	13,469	6,579
(Administrative expenses)	9,242	4,058
(Depreciation)	720	346
(Provisions or (-) reversal of provisions)	46	-24
(Commitments and guarantees given)	46	-24
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	-1	0
Of which restructuring ¹	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,744	693
(Loans and receivables)	3,458	680
(Held to maturity investments, AFS assets and financial assets measured at cost)	285	13
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	296	69
(of which Goodwill)	158	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	162	109
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	41	19
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-376	1,564
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-760	1,075
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-760	1,075
Of which attributable to owners of the parent	-560	1,043

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	88,182	41,917	4,880		84,444	45,212	4,393	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	25	5		0	31	6	
	Multilateral Development Banks	24,421	13,995	0		18,845	12,033	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22,830	7,817	455		29,541	8,781	491	
	Corporates	63,506	16,030	15,204		58,997	14,355	13,484	
	of which: SME	33,871	6,640	6,573		32,549	6,187	6,115	
	Retail	16,684	10,857	7,722		17,219	10,529	7,499	
	of which: SME	3,855	2,778	1,663		3,934	2,614	1,553	
	Secured by mortgages on immovable property	9,747	9,441	5,232		9,479	9,229	5,080	
	of which: SME	3,204	3,041	2,159		3,214	3,076	2,129	
	Exposures in default	896	313	313	459	752	278	278	465
	Items associated with particularly high risk	3,302	2,356	3,534		3,000	2,198	3,296	
	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		1,354	1,354	3,384		
Securitisation	0	0	0		0	0	0		
Other exposures	9,667	9,598	10,072		9,520	9,422	7,590		
Standardised Total²	239,235	112,348	47,417	1,499	233,151	113,422	45,501	1,135	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
UNITED STATES	Central governments or central banks	276	276	689		272	272	671	
	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	11,794	868	17		18,613	1,714	36	
	Corporates	5,926	606	199		2,635	363	184	
	of which: SME	47	0	0		44	0	0	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		7	7	18		
Securitisation	0	0	0		0	0	0		
Other exposures	126	126	109		109	109	80		
Standardised Total²	126	126	109	1	109	109	80	1	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
HONG KONG	Central governments or central banks	46	46	82		45	45	103	
	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	28	25	4		80	67	23	
	Corporates	7,927	1,109	1,071		8,397	1,190	1,126	
	of which: SME	5,019	526	525		5,775	737	734	
	Retail	1,508	361	262		2,237	465	343	
	of which: SME	54	53	31		36	34	20	
	Secured by mortgages on immovable property	404	362	265		426	417	281	
	of which: SME	286	261	197		262	258	172	
	Exposures in default	85	7	7	79	90	11	11	79
	Items associated with particularly high risk	292	282	423		226	223	324	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1,660	1,605	1,286		1,742	1,654	1,462		
Standardised Total²	1,660	1,605	1,286	85	1,742	1,654	1,462	84	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
CHINA	Central governments or central banks	156	99	247		158	106	264	
	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	1,820	229	8		1,739	180	7	
	Corporates	2,059	375	372		2,005	388	385	
	of which: SME	1,583	226	222		1,525	147	144	
	Retail	1,454	1,243	846		1,422	1,172	803	
	of which: SME	595	506	294		549	455	265	
	Secured by mortgages on immovable property	2,440	2,372	1,214		2,232	2,186	1,108	
	of which: SME	122	115	71		90	89	56	
	Exposures in default	44	19	19	25	43	15	15	28
	Items associated with particularly high risk	386	384	577		341	339	509	
	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		1,166	1,166	2,915		
Securitisation	0	0	0		0	0	0		
Other exposures	1,278	1,278	2,945		146	146	134		
Standardised Total²	1,278	1,278	2,945	57	146	146	134	55	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
KOREA, REPUBLIC OF	Central governments or central banks	117	117	198		87	87	217	
	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	142	141	3		117	117	0	2
	Corporates	317	106	105		171	29	29	
	of which: SME	82	22	22		34	8	8	
	Retail	3	2	1		6	5	3	
	of which: SME	2	1	1		5	4	2	
	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	8	0	0	8
	Items associated with particularly high risk	269	260	391		297	295	442	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	872	872	619	6	856	856	606	10	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	50,646	11,986	128		36,613	9,775	71	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,869	5,004	118		5,835	4,929	99	
	Corporates	1,521	656	637		1,406	391	383	
	of which: SME	871	286	286		684	170	170	
	Retail	12	11	8		13	9	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	404	369	148		74	74	72	
	of which: SME	283	256	107		67	67	69	
	Exposures in default	3	1	1	1	2	1	1	1
	Items associated with particularly high risk	22	22	33		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	0	0	0		39	39	97		
Securitisation									
Other exposures									
Standardised Total²	1,326	1,326	1,308	10	1,478	1,478	1,401	6	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		0	0	0	
	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	873	63	8		453	103	13	
	Corporates	9,397	1,865	1,844		9,326	2,168	2,092	
	of which: SME	7,075	1,267	1,257		6,402	1,261	1,251	
	Retail	2,020	1,092	733		2,106	1,227	837	
	of which: SME	677	494	285		663	487	281	
	Secured by mortgages on immovable property	705	685	544		651	633	479	
	of which: SME	524	507	411		460	445	342	
	Exposures in default	61	37	37	21	53	36	36	17
	Items associated with particularly high risk	341	314	471		382	357	536	
	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		22	22	54		
Securitisation									
Other exposures									
Standardised Total²	530	530	799	52	591	591	563	43	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
INDIA	Central governments or central banks	542	543	897		536	587	920	
	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	903	498	35		1,344	741	87	
	Corporates	2,549	1,418	1,383		2,400	1,350	1,313	
	of which: SME	1,523	837	802		1,691	883	846	
	Retail	1,330	1,093	706		1,269	991	631	
	of which: SME	848	671	390		878	662	384	
	Secured by mortgages on immovable property	972	915	570		1,148	1,057	621	
	of which: SME	592	543	368		676	599	378	
	Exposures in default	63	23	23	40	57	17	17	40
	Items associated with particularly high risk	302	293	440		252	242	363	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	506	506	469	50	1,359	1,359	1,327	51	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	29,271	23,277	17		29,052	29,525	15	
	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	0	0	0		0	0	0	
	Corporates	194	27	22		183	12	6	
	of which: SME	13	0	0		12	1	1	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED ARAB EMIRATES	Central governments or central banks	161	161	402		154	154	385	
	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	1	0		2	2	0	
	Corporates	2,217	669	667		2,236	604	566	
	of which: SME	1,757	446	444		1,862	403	400	
	Retail	433	396	295		399	364	271	
	of which: SME	16	5	4		16	7	4	
	Secured by mortgages on immovable property	1,729	1,728	622		1,635	1,633	594	
	of which: SME	160	160	71		160	159	74	
	Exposures in default	82	22	22	51	68	19	19	49
	Items associated with particularly high risk	143	52	79		111	34	51	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				63				57	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
TAIWAN, PROVINCE OF CHINA	Central governments or central banks	9	9	24		16	16	37	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	25	5		0	31	6	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,477	183	181		1,291	226	224	
	of which: SME	1,230	108	106		1,058	118	117	
	Retail	2,166	1,057	777		1,996	952	700	
	of which: SME	134	91	52		125	81	46	
	Secured by mortgages on immovable property	153	152	96		139	139	86	
	of which: SME	86	85	64		80	79	58	
	Exposures in default	79	50	50	29	75	47	47	29
	Items associated with particularly high risk	87	66	99		66	55	82	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				44				42	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Standard Chartered Plc

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	281,534	0	119,205	17,965	1	15	260,372	0	112,804	17,838	0	13
	Institutions	294,211	300	113,014	16,645	311	182	216,554	241	109,139	16,402	257	166
	Corporates	308,736	9,722	210,433	96,616	12,743	5,397	346,367	9,241	187,044	91,265	11,259	4,890
	Corporates - Of Which: Specialised Lending	9,570	347	6,082	4,074	45	156	10,137	222	6,479	4,382	34	100
	Corporates - Of Which: SME	11,521	742	7,418	4,776	1,287	330	10,169	721	6,627	3,759	1,024	286
	Retail	101,450	633	89,076	18,217	932	225	97,968	564	86,861	17,796	873	192
	Retail - Secured on real estate property	63,249	192	63,219	4,238	272	49	61,044	177	61,021	4,123	263	45
	Retail - Secured on real estate property - Of Which: SME	243	2	239	0	0	0	229	2	228	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	63,006	189	62,980	4,238	272	48	60,815	175	60,793	4,123	263	44
	Retail - Qualifying Revolving	25,454	157	15,052	4,655	261	57	24,385	145	15,117	4,556	248	45
	Retail - Other Retail	12,748	284	10,805	9,214	399	119	12,339	242	10,723	9,117	363	102
	Retail - Other Retail - Of Which: SME	1,194	43	830	563	73	22	1,209	43	824	609	86	21
	Retail - Other Retail - Of Which: non-SME	11,553	240	9,975	8,761	326	97	11,330	199	9,899	8,507	277	81
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	22,034	0	21,550	2,782	0	3	20,876	0	20,715	2,623	1,847	3	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	80,192	0	27,908	1,461	0	3	66,358	0	23,967	1,310	0	2
	Institutions	28,130	18	5,790	567	55	1	10,212	16	4,348	470	52	2
	Corporates	43,754	142	18,873	4,534	432	50	40,281	91	16,858	4,888	51	22
	Corporates - Of Which: Specialised Lending	387	1	77	82	8	0	275	0	86	90	0	0
	Corporates - Of Which: SME	254	24	48	16	0	0	90	22	23	10	0	0
	Retail	0	0	0	1	0	0	0	0	0	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	1	0	0	0	0	0	1	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	1	0	0	0	0	0	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
HONG KONG	Central banks and central governments	28,061	0	13,416	510	0	0	30,846	0	10,502	431	0	0
	Institutions	15,510	0	10,071	690	0	0	11,390	0	8,975	610	0	0
	Corporates	48,460	341	20,240	9,905	742	205	38,470	455	18,958	9,428	655	163
	Corporates - Of Which: Specialised Lending	366	0	253	211	0	0	411	0	372	256	0	0
	Corporates - Of Which: SME	2,221	64	1,417	739	115	56	1,517	72	1,046	552	108	33
	Retail	46,664	62	40,147	5,609	80	29	43,416	53	38,084	5,143	73	23
	Retail - Secured on real estate property	27,722	17	27,720	1,385	37	2	25,771	13	25,770	1,287	35	1
	Retail - Secured on real estate property - Of Which: SME	21	1	20	0	0	0	23	0	21	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27,700	17	27,700	1,385	37	1	25,748	12	25,748	1,287	35	1
	Retail - Qualifying Revolving	14,073	15	8,933	1,581	14	6	12,266	12	9,145	15,155	12	5
	Retail - Other Retail	4,869	30	3,494	2,643	28	21	4,379	28	3,169	2,340	27	17
	Retail - Other Retail - Of Which: SME	601	24	495	277	23	14	600	23	485	310	23	12
	Retail - Other Retail - Of Which: non-SME	4,268	6	2,999	2,366	5	7	3,779	5	2,683	2,031	4	5
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
CHINA	Central banks and central governments	21,970	0	10,283	925	0	1	20,367	0	10,394	804	0	0
	Institutions	38,344	0	13,287	1,353	3	1	38,032	0	19,809	1,647	0	1
	Corporates	24,455	246	10,014	4,823	659	114	25,232	206	10,988	4,634	410	110
	Corporates - Of Which: Specialised Lending	484	0	374	267	0	0	456	0	382	285	0	0
	Corporates - Of Which: SME	93	6	46	55	34	1	142	5	74	34	8	2
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	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
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Standard Chartered Plc

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
KOREA, REPUBLIC OF	Central banks and central governments	31,385	0	11,904	1,102	0	0	34,237	0	13,988	1,161	0	0
	Institutions	15,283	0	5,477	406	0	0	12,377	0	5,336	394	0	0
	Corporates	19,967	149	11,799	4,630	157	79	18,727	103	10,796	3,740	136	66
	Corporates - Of Which: Specialised Lending	87	20	87	47	0	0	233	0	181	13	0	0
	Corporates - Of Which: SME	3,631	70	2,356	823	141	33	3,373	65	2,309	780	124	27
	Retail	21,940	244	21,609	5,127	280	60	22,265	196	22,054	5,179	226	51
	Retail - Secured on real estate property	15,067	41	15,074	714	68	7	15,370	36	15,376	695	58	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,067	41	15,074	714	68	7	15,370	36	15,376	695	58	5
	Retail - Qualifying Revolving	1,690	24	1,460	309	36	4	1,522	19	1,313	250	23	3
	Retail - Other Retail	5,084	180	5,075	4,104	186	49	5,372	140	5,365	4,234	145	42
	Retail - Other Retail - Of Which: SME	84	1	84	90	0	2	92	0	92	102	0	2
	Retail - Other Retail - Of Which: non-SME	5,000	179	4,991	4,014	186	47	5,280	140	5,272	4,132	145	40
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	3	0	117	22	0	0	3	0	3	0	0	0
	Institutions	26,686	0	15,896	1,481	0	1	16,513	0	13,317	783	0	1
	Corporates	33,589	143	26,561	5,982	199	105	25,801	121	18,585	4,757	130	79
	Corporates - Of Which: Specialised Lending	140	0	74	37	0	0	250	0	48	66	0	0
	Corporates - Of Which: SME	892	6	658	571	1	1	365	4	264	135	0	0
	Retail	3	0	3	4	0	0	3	0	3	4	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	4	0	0	3	0	3	4	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	3	0	3	4	0	0	3	0	3	4	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SINGAPORE	Central banks and central governments	22,115	0	8,729	433	0	0	14,014	0	8,796	400	0	0
	Institutions	18,294	0	7,687	546	0	1	7,749	0	4,970	310	0	0
	Corporates	30,382	507	15,153	7,331	960	221	27,029	522	13,517	7,014	808	205
	Corporates - Of Which: Specialised Lending	964	85	818	630	0	50	983	78	875	719	0	48
	Corporates - Of Which: SME	199	60	80	302	270	5	329	55	123	51	31	25
	Retail	17,862	94	14,812	2,241	92	24	17,762	92	14,890	2,445	91	21
	Retail - Secured on real estate property	12,185	27	12,153	1,169	34	9	12,078	27	12,050	1,189	34	8
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12,185	27	12,153	1,169	34	9	12,078	27	12,050	1,189	34	8
	Retail - Qualifying Revolving	4,858	61	2,104	662	58	11	4,752	58	2,202	754	55	10
	Retail - Other Retail	818	6	555	410	1	4	933	7	639	502	2	4
	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	818	6	555	410	1	4	933	7	639	502	2	4
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
INDIA	Central banks and central governments	7,985	0	3,872	1,839	0	1	9,622	0	4,341	1,989	0	1
	Institutions	5,910	0	1,734	764	0	1	6,830	0	2,080	798	0	1
	Corporates	26,595	2,709	14,949	10,709	2,716	1,396	26,494	2,714	14,506	11,154	3,106	1,314
	Corporates - Of Which: Specialised Lending	754	149	577	323	36	57	992	137	757	627	173	69
	Corporates - Of Which: SME	1,235	126	823	728	173	64	1,317	137	841	627	173	69
	Retail	3,777	39	2,651	1,304	76	30	3,697	41	2,454	1,356	82	30
	Retail - Secured on real estate property	1,935	34	1,935	343	72	15	1,700	36	1,700	336	79	15
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,935	34	1,935	343	72	15	1,700	36	1,700	336	79	15
	Retail - Qualifying Revolving	1,543	4	417	583	1	12	1,688	4	444	629	1	12
	Retail - Other Retail	300	1	300	378	3	2	309	1	309	391	3	2
	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	300	1	300	378	3	2	309	1	309	391	3	2
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Standard Chartered Plc

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	7,337	0	2,422	120	0	3,456	0	1,528	67	
	Corporates	9,893	0	7,521	503	0	6,470	0	5,186	373	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	308	0	135	41	0	354	0	126	36	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED ARAB EMIRATES	Central banks and central governments	6,692	0	2,314	132	0	6,716	0	3,315	172	
	Institutions	5,955	0	3,338	341	0	4,149	0	1,578	274	
	Corporates	19,267	1,253	11,367	6,732	817	863	18,872	11,174	6,910	
	Corporates - Of Which: Specialised Lending	444	0	338	115	0	0	393	140	0	
	Corporates - Of Which: SME	76	37	47	113	107	16	139	36	114	
	Retail	1,153	11	1,072	1,469	40	13	1,076	10	996	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	629	4	548	707	17	7	607	4	527	
	Retail - Other Retail	524	7	524	762	22	6	470	7	469	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	524	7	524	762	22	6	470	7	469	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
TAIWAN, PROVINCE OF CHINA	Central banks and central governments	15,870	0	7,464	427	0	16,655	0	8,534	404	
	Institutions	5,203	0	1,811	142	0	4,624	0	2,250	193	
	Corporates	5,996	22	2,256	796	2	34	5,310	38	2,443	
	Corporates - Of Which: Specialised Lending	18	0	3	1	0	0	53	0	38	
	Corporates - Of Which: SME	40	3	15	10	0	3	23	6	5	
	Retail	4,313	38	4,174	349	30	7	4,178	33	4,046	
	Retail - Secured on real estate property	4,084	32	4,084	287	25	4	3,964	28	3,964	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-	4,084	32	4,084	287	25	4	3,964	28	3,964	
	Retail - Qualifying Revolving	229	6	90	62	4	3	214	6	83	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Standard Chartered Plc

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	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	56,749.6	1,446.8	55,302.8	6,560.2	0.0	6,560.2	350.0	0.0	350.0	48,229.0	0.0	48,229.0	1,452.6	1,446.8	5.8	154.8	0.0	154.8
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
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	393.0	0.0	393.0															
France	75.1	0.0	75.1															
Germany	1,614.6	0.0	1,614.6															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	5.3	0.0	5.3															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
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	189.9	0.0	189.9															
United Kingdom	2,197.6	18.5	2,179.2															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	114.9	0.0	114.9															
China	2,534.9	0.5	2,534.4															
Hong Kong	1,097.3	0.0	1,097.3															
Japan	7,361.1	0.0	7,361.1															
U.S.	14,681.0	0.0	14,681.0															
Other advanced economies non EEA	10,785.9	320.7	10,465.3															
Other Central and eastern Europe countries non EEA	4.8	0.0	4.8															
Middle East	1,125.7	229.4	896.3															
Latin America and the Caribbean	510.1	132.8	377.4															
Africa	0.4	0.0	0.4															
Others	14,057.9	734.9	13,323.0															

Note:

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ 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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Standard Chartered Plc

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments	of which:					
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities				
TOTAL - ALL COUNTRIES	58,153.6	2,341.1	55,812.5	8,793.3			341.4	0.0	341.4	46,039.3	0.0	46,039.3	2,034.2	2,034.2	0.0	940.4	0.0	940.4
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
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	287.0	0.0	287.0															
France	179.9	0.0	179.9															
Germany	1,604.6	0.0	1,604.6															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	5.1	0.0	5.1															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
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	170.1	0.0	170.1															
United Kingdom	475.4	1.0	474.4															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	377.6	0.0	377.6															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	584.4	443.2	141.3															
China	2,314.7	0.6	2,314.1															
Hong Kong	1,378.1	1.2	1,376.9															
Japan	5,239.5	0.0	5,239.5															
U.S.	15,398.9	0.0	15,398.9															
Other advanced economies non EEA	13,589.6	136.1	13,453.5															
Other Central and eastern Europe countries non EEA	11.9	0.0	11.9															
Middle East	1,463.6	449.9	1,013.7															
Latin America and the Caribbean	437.7	42.1	395.6															
Africa	136.8	115.4	21.4															
Others	14,498.8	1,151.8	13,347.0															

Note:

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ 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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Standard Chartered Plc

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		Of which: defaulted	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		Of which: defaulted	On performing exposures ²	On non-performing exposures ³	
		(min EUR, %)	(min EUR, %)				(min EUR, %)		(min EUR, %)	(min EUR, %)				(min EUR, %)
Debt securities (including at amortised cost and fair value)	105,207	0	548	548	0	379	0	97,650	0	454	454	59	285	0
Central banks	20,212	0	0	0	0	0	0	16,648	0	0	0	0	0	0
General governments	48,740	0	0	0	0	0	0	47,321	0	0	0	0	0	0
Credit institutions	24,576	0	0	0	0	0	0	21,786	0	0	0	0	0	0
Other financial corporations	9,985	0	103	103	0	96	0	10,699	0	43	43	38	43	0
Non-financial corporations	1,695	0	444	444	0	283	0	1,197	0	411	411	20	242	0
Loans and advances (including at amortised cost and fair value)	328,394	794	11,345	10,880	699	6,302	1,868	317,882	1,049	10,327	10,158	603	5,744	1,801
Central banks	5,969	0	0	0	1	0	0	7,498	0	0	0	1	0	0
General governments	1,448	0	3	3	1	0	0	2,037	219	3	3	3	0	0
Credit institutions	69,917	0	337	337	27	156	0	68,727	0	279	279	21	212	0
Other financial corporations	39,592	0	742	742	13	337	8	36,627	15	682	682	15	364	11
Non-financial corporations	113,483	429	9,439	9,427	420	5,520	1,564	107,745	462	8,598	8,590	314	4,939	1,507
of which: small and medium-sized enterprises at amortised cost	10,968	102	784	776	24	309	137	10,604	136	770	765	22	298	117
Households	97,985	366	823	370	236	289	296	95,248	353	766	604	249	229	283
DEBT INSTRUMENTS other than HFT	433,601	794	11,892	11,427	699	6,682	1,868	415,532	1,049	10,781	10,612	662	6,029	1,801
OFF-BALANCE SHEET EXPOSURES	204,964		461	442	0	103	0	192,610		518	486	0	75	0

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

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

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

2017 EU-wide Transparency Exercise

Forborne exposures

Standard Chartered Plc

	As of 31/12/2016					As of 30/06/2017				
	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		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,563	2,532	2,010	1,399	659	4,181	2,341	1,604	1,296	636
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	1	0	0	0	0	15	15	0	0	0
Other financial corporations	906	636	254	253	61	670	432	177	177	49
Non-financial corporations	3,137	1,702	1,621	1,087	518	3,059	1,717	1,323	1,066	504
of which: small and medium-sized enterprises at amortised cost	166	144	56	55	48	235	206	79	78	45
Households	518	193	135	59	79	436	177	104	53	82
DEBT INSTRUMENTS other than HFT	4,563	2,532	2,010	1,399	659	4,181	2,341	1,604	1,296	636
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