



Spring 2020 EU-wide Transparency Exercise

Bank Name	Standard Chartered Plc
LEI Code	U4LOSYZ7YG4W3S5F2G91
Country Code	GB

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Standard Chartered Plc

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	33,415	32,502	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	33,085	32,182	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	39,984	38,879	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	39,654	38,559	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	50,455	49,818	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50,125	49,498	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	246,733	235,081	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	246,852	235,197	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.54%	13.83%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.40%	13.68%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.21%	16.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.06%	16.39%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.45%	21.19%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.31%	21.05%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	779,364	750,751	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.13%	5.18%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	39,984	38,879	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	38,449	37,391	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	779,364	750,751	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	779,364	750,751	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.1%	5.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.9%	5.0%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	50,455	49,818	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	33,415	32,502	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	5,128	4,971	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	23,299	22,356	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	183	256	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	10,183	10,145	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	645	643	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-710	-530	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,698	-4,734	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-91	-114	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	-781	-732	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-5	-24	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-68	-55	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-59	-50	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	330	320	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	330	320	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)	6,569	6,377	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,033	4,889	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	1,535	1,488	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)	39,984	38,879	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,471	10,939	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	10,190	10,647	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	280	292	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	246,733	235,081	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-119	-115	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.54%	13.83%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.21%	16.54%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.45%	21.19%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	33,085	32,182	[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 ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.40%	13.68%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	330	320	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-119	-115	C 05.01 (r440,c040)	-

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

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	181,809	174,706	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	44,581	43,530	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	136,221	130,284	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	13,188	11,833	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,032	1,881	C 02.00 (R640, c010)
Settlement risk	2	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3,352	3,554	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	20,984	18,521	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	9,522	8,404	C 02.00 (R530, c010)
Of which IMA	11,462	10,116	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	326	306	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	25,365	24,586	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	25,365	24,586	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	246,733	235,081	

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P&L

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(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	14,184	15,471
Of which debt securities income	3,516	3,280
Of which loans and advances income	10,415	11,885
Interest expenses	7,519	8,309
(Of which deposits expenses)	6,146	6,619
(Of which debt securities issued expenses)	1,357	1,670
(Expenses on share capital repayable on demand)	0	0
Dividend income	13	15
Net Fee and commission income	2,557	3,206
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	113	152
Gains or (-) losses on financial assets and liabilities held for trading, net	1,679	2,991
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-397	13
Gains or (-) losses from hedge accounting, net	44	16
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	443	632
TOTAL OPERATING INCOME, NET	11,117	14,186
(Administrative expenses)	6,384	8,747
(Depreciation)	836	1,062
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	168	264
(Commitments and guarantees given)	-34	31
(Other provisions)	203	233
Of which pending legal issues and tax litigation ¹		196
Of which restructuring ¹		0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	568	838
(Financial assets at fair value through other comprehensive income)	8	6
(Financial assets at amortised cost)	560	832
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	98	149
(of which Goodwill)	0	24
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	182	257
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	55	9
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,299	3,391
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,127	2,136
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,127	2,136
Of which attributable to owners of the parent	2,058	2,049

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

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

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Total Assets: fair value and impairment distribution

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(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	41,754				47,603				IAS 1.54 (i)	
Financial assets held for trading	76,493	8,126	67,972	395	65,988	7,683	57,961	343	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	66,941	84	66,384	473	58,266	35	57,460	772	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	260	0	260	0	248	0	248	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	118,500	64,339	53,876	284	116,989	65,629	51,098	262	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	324,221				308,041				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	932	0	932	0	701	0	701	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	54,868				52,918					
TOTAL ASSETS	683,969				650,753				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	113,964	4,284	0	-29	-12	0	112,843	3,887	0	-36	-14	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	11,029	1,280	209	-8	-8	-179	12,233	251	67	-10	-5	-40	Annex V. Part 1.31, 44(b)
	Loans and advances	292,360	18,015	6,142	-385	-356	-3,877	274,469	19,639	6,909	-403	-347	-4,721	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	55,204	45,456	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	70,201	55,964	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	502,583	496,095	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,738	1,404	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	795	828	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,144	1,167	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	5,062	4,062	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	15	8	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	636,743	604,984	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		52,640	43,163	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4,302	3,697	Annex V.Part 1.31
Deposits	Central banks	30,710	27,602	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,359	2,942	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	13,668	13,569	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,180	3,098	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	48,300	39,210	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	19,917	19,851	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	102,881	94,481	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	25,388	25,641	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	132,908	136,730	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	53,952	55,513	ECB/2013/33 Annex 2.Part 2.9.1
	Households	134,478	134,039	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	23,648	23,767	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		67,461	69,689	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		14,281	14,733	Annex V.Part 1.37
Other financial liabilities		42,379	36,739	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		629,726	598,920	



Spring 2020 EU-wide Transparency Exercise

Market Risk
Standard Chartered Plc

	SA		IM										IM												
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019													
Traded Debt Instruments	8,600	7,791	128	50	467	219							111	40	402	197									
Of which: General risk	740	787	128	50	467	219							111	40	402	197									
Of which: Specific risk	7,858	7,001	0	0	0	0							0	0	0	0									
Equities	8	12	0	0	0	0							0	0	0	0									
Of which: General risk	2	3	0	0	0	0							0	0	0	0									
Of which: Specific risk	3	5	0	0	0	0							0	0	0	0									
Foreign exchange risk	571	574	42	48	249	221							27	35	229	252									
Commodities risk	343	28	5	7	26	75							4	5	36	62									
Total	9,522	8,404	176	74	741	383	0	0	0	0	0	11,462	142	55	667	389	0	0	0	0	0	0	0	10,116	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	104,770	23,599	3,768		101,547	25,087	3,909	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	54	11		1	55	11	
	Multilateral Development Banks	21,951	15,157	0		20,470	13,417	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32,946	9,744	909		24,015	10,280	969	
	Corporates	68,604	14,646	13,299		63,683	13,918	12,661	
	of which: SME	35,808	6,614	6,496		34,252	6,181	6,044	
	Retail	21,355	11,355	8,022		21,610	11,424	7,987	
	of which: SME	9,710	3,156	1,873		6,019	3,265	1,869	
	Secured by mortgages on immovable property	9,325	8,989	4,250		9,105	8,791	4,110	
	of which: SME	3,599	3,374	2,053		3,473	3,270	1,963	
	Exposures in default	1,165	568	568	570	1,091	458	458	607
	Items associated with particularly high risk	1,276	877	1,315		1,250	931	1,396	
	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	1,694	1,694	4,235		1,728	1,728	4,321		
Other exposures	10,931	10,814	8,764		10,270	10,195	8,257		
Standardised Total²	274,017	97,497	45,141	952	254,771	96,285	44,079	922	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	91	91	219		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	19,772	2,443	57		0	0	0	
	Corporates	7,030	254	110		0	0	0	
	of which: SME	22	0	0		0	0	0	
	Retail	4	2	2		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	1	0	0	0	0
	Items associated with particularly high risk	1	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	10	10	24		0	0	0		
Other exposures	194	194	164		0	0	0		
Standardised Total²				1				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
HONG KONG	Central governments or central banks	33	33	83		21	21	54	
	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	54	54	1		22	22	1	
	Corporates	9,768	1,292	1,071		9,743	1,170	948	
	of which: SME	7,282	726	723		7,121	688	686	
	Retail	2,825	666	495		2,753	650	483	
	of which: SME	34	27	16		34	27	16	
	Secured by mortgages on immovable property	533	459	278		401	363	198	
	of which: SME	375	304	188		291	255	154	
	Exposures in default	21	10	10	11	23	9	9	13
	Items associated with particularly high risk	54	36	53		134	118	176	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,128	2,029	1,809		2,046	1,979	1,714		
Standardised Total²				83				85	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
CHINA	Central governments or central banks	123	123	307		101	101	253	
	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	1,830	408	38		2,588	1,182	47	
	Corporates	1,922	385	361		1,806	367	343	
	of which: SME	1,420	191	189		1,327	165	162	
	Retail	2,549	1,437	980		2,513	1,420	952	
	of which: SME	791	616	365		833	633	362	
	Secured by mortgages on immovable property	2,138	2,112	755		2,096	2,072	740	
	of which: SME	35	34	27		40	39	28	
	Exposures in default	25	6	6	19	27	9	9	18
	Items associated with particularly high risk	108	103	154		94	89	133	
	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	1,561	1,561	3,903		1,605	1,605	4,013		
Other exposures	260	260	252		328	328	320		
Standardised Total²				39				39	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	47,089	5,693	25		45,655	8,650	49	
	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	8,104	5,188	144		7,046	4,712	147	
	Corporates	2,550	461	348		1,944	421	365	
	of which: SME	757	214	214		741	221	221	
	Retail	18	7	5		24	11	9	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	446	444	348		445	440	350	
	of which: SME	437	435	345		437	432	348	
	Exposures in default	14	2	2	1	12	1	1	1
	Items associated with particularly high risk	154	154	231		253	253	380	
	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	40	40	100		31	31	77		
Other exposures	890	890	842		872	872	878		
Standardised Total ²				4				2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
KOREA, REPUBLIC OF	Central governments or central banks	80	80	194		81	81	204	
	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	78	77	2		97	97	2	
	Corporates	775	20	18		145	54	53	
	of which: SME	52	6	6		25	19	19	
	Retail	6	2	1		4	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	17	17	17		1	1	0	
	of which: SME	17	17	17	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	100	100	150		88	88	131	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	54	54	134		54	54	135		
Other exposures	819	819	594		762	762	567		
Standardised Total ²				1				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		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	654	94	36		532	147	53	
	Corporates	9,220	2,170	1,829		9,206	1,971	1,694	
	of which: SME	5,869	1,015	1,008		5,738	935	927	
	Retail	3,055	1,811	1,264		3,201	1,865	1,296	
	of which: SME	927	555	323		985	574	328	
	Secured by mortgages on immovable property	440	422	272		427	409	263	
	of which: SME	398	383	254		383	368	246	
	Exposures in default	162	99	99	61	223	95	95	128
	Items associated with particularly high risk	95	49	73		83	46	68	
	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	29	29	73		29	29	73		
Other exposures	1,311	1,310	1,097		1,170	1,169	948		
Standardised Total ²				72				138	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
INDIA	Central governments or central banks	452	456	428		460	464	573	
	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	1,227	239	44		329	154	28	
	Corporates	2,311	1,454	1,394		2,142	1,361	1,302	
	of which: SME	1,355	857	798		1,257	827	768	
	Retail	2,506	1,468	889		2,557	1,465	868	
	of which: SME	2,138	1,270	741		2,216	1,306	749	
	Secured by mortgages on immovable property	1,460	1,300	504		1,494	1,321	507	
	of which: SME	827	710	290		846	717	289	
	Exposures in default	74	32	32	41	81	25	25	56
	Items associated with particularly high risk	65	58	86		48	41	62	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,490	1,490	1,462		1,343	1,343	1,312		
Standardised Total ²				56				68	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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	47,278	10,692	6		45,585	9,388	8	
	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	10	10	10		8	8	8	
	Corporates	302	45	44		217	13	12	
	of which: SME	15	0	0		15	0	0	
	Retail	3	1	0		3	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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	149	149	372		145	145	363	
	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	21	21	19		19	19	18	
	Corporates	3,267	680	673		3,044	584	577	
	of which: SME	3,000	562	556		2,797	463	458	
	Retail	342	274	202		329	265	195	
	of which: SME	71	22	12		64	21	12	
	Secured by mortgages on immovable property	1,593	1,582	576		1,561	1,549	566	
	of which: SME	225	225	101		221	221	101	
	Exposures in default	60	26	26	34	83	30	30	50
	Items associated with particularly high risk	74	16	25		87	29	44	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	386	386	217		214	214	101		
Standardised Total ²				47				63	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
JAPAN	Central governments or central banks	9	9	23		10	10	25	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	0	0		26	0	0	
	Corporates	24	3	3		22	2	2	
	of which: SME	23	2	2		21	2	2	
	Retail	11	2	1		9	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	7	7	7		6	6	6		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Standard Chartered Plc

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
KOREA, REPUBLIC OF	Central banks and central governments	31,607	0	14,341	1,170	0	0	30,492	0	13,866	1,211	0
	Institutions	19,768	0	7,503	735	0	0	19,293	0	7,689	720	0
	Corporates	20,528	71	12,866	4,331	16	67	21,239	66	12,757	4,001	15
	Corporates - Of Which: Specialised Lending	796	0	501	234	0	1	866	0	503	315	0
	Corporates - Of Which: SME	1,967	17	1,599	390	13	14	1,922	16	1,525	358	13
	Retail	24,849	97	24,398	5,987	133	61	26,135	96	25,668	6,630	133
	Retail - Secured on real estate property	15,725	37	15,729	658	56	1	16,401	35	16,405	659	56
	Retail - Secured on real estate property - Of Which: SME	66	0	66	0	0	0	63	0	63	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,659	37	15,663	658	56	1	16,338	35	16,342	659	56
	Retail - Qualifying Revolving	1,838	7	1,582	233	25	4	1,885	7	1,622	229	24
	Retail - Other Retail	7,286	53	7,087	5,095	52	56	7,848	55	7,641	5,743	52
	Retail - Other Retail - Of Which: SME	436	2	240	199	1	6	447	2	243	198	2
	Retail - Other Retail - Of Which: non-SME	6,850	51	6,847	4,897	51	50	7,401	53	7,398	5,546	51
	Equity	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 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SINGAPORE	Central banks and central governments	21,368	0	13,488	128	0	0	23,597	0	11,778	132	0
	Institutions	10,971	0	8,248	695	0	2	9,453	0	6,293	626	0
	Corporates	28,928	588	13,059	6,794	933	340	28,104	578	11,968	5,650	767
	Corporates - Of Which: Specialised Lending	7,454	145	3,071	1,601	271	27	7,768	142	3,269	1,459	205
	Corporates - Of Which: SME	174	66	135	420	341	28	109	31	107	393	326
	Retail	18,489	85	14,908	2,169	70	48	18,401	86	14,786	2,118	72
	Retail - Secured on real estate property	11,540	20	11,540	704	11	5	11,367	21	11,367	653	14
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,538	20	11,539	704	11	5	11,366	21	11,367	653	14
	Retail - Qualifying Revolving	5,686	61	2,543	718	55	30	5,738	60	2,583	723	55
	Retail - Other Retail	1,263	4	825	746	4	13	1,296	4	836	743	4
	Retail - Other Retail - Of Which: SME	59	0	14	4	1	0	76	0	22	3	1
	Retail - Other Retail - Of Which: non-SME	1,204	4	811	743	3	13	1,220	4	814	739	3
	Equity	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 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
INDIA	Central banks and central governments	6,775	0	5,421	2,330	0	3	6,096	0	4,839	2,068	0
	Institutions	9,589	0	3,692	906	0	0	8,697	0	2,103	753	0
	Corporates	31,174	1,628	17,639	9,396	943	975	28,489	1,614	15,706	8,854	1,156
	Corporates - Of Which: Specialised Lending	1,746	56	1,287	1,173	175	29	1,532	10	1,304	986	47
	Corporates - Of Which: SME	688	112	450	416	99	45	722	116	488	459	115
	Retail	4,540	72	2,604	1,491	77	52	4,307	74	2,425	1,677	74
	Retail - Secured on real estate property	1,116	36	1,115	169	43	11	1,015	38	1,015	369	46
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,115	36	1,115	169	43	11	1,014	37	1,014	369	46
	Retail - Qualifying Revolving	2,127	5	463	618	1	14	2,068	5	451	588	1
	Retail - Other Retail	1,297	30	1,026	704	32	27	1,223	31	959	721	27
	Retail - Other Retail - Of Which: SME	726	21	446	268	9	18	691	21	418	248	4
	Retail - Other Retail - Of Which: non-SME	571	9	581	436	23	9	532	9	541	473	23
	Equity	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 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			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	0	0
	Institutions	4,593	0	2,097	125	0	0	3,749	0	996	76	0
	Corporates	4,572	0	3,103	591	0	0	5,278	0	3,238	627	0
	Corporates - Of Which: Specialised Lending	96	0	51	39	0	0	125	0	73	61	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	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 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED ARAB EMIRATES	Central banks and central governments	7,608	0	4,765	171	0	1	5,947	0	3,377	128	0
	Institutions	6,692	0	3,262	528	0	0	6,543	0	3,051	473	0
	Corporates	22,389	991	12,985	5,442	455	794	21,518	1,054	12,043	4,842	362
	Corporates - Of Which: Specialised Lending	2,540	240	1,289	490	20	219	3,317	271	1,401	479	16
	Corporates - Of Which: SME	88	9	52	46	6	12	79	10	48	29	0
	Retail	172	14	464	1	0	49	629	17	402	451	17
	Retail - Secured on real estate property	1	0	1	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	586	3	301	275	2	22	519	3	265	262	2
	Retail - Other Retail	185	11	162	218	10	26	160	14	136	189	15
	Retail - Other Retail - Of Which: SME	36	9	14	6	4	4	36	12	13	12	10
	Retail - Other Retail - Of Which: non-SME	149	2	148	212	6	22	124	2	123	177	6
	Equity	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 30/09/2019					As of 31/12/2019					
		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			
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
JAPAN	Central banks and central governments	21,288	0	12,455	1,175	0	0	20,248	0	13,386	1,207	0
	Institutions	6,636	0	1,886	204	0	0	7,578	0	2,405	252	0
	Corporates	7,175	0	4,936	645	0	0	7,773	0	5,538	590	0
	Corporates - Of Which: Specialised Lending	298	0	126	14	0	0	149	0	61	6	0
	Corporates - Of Which: SME	6	0	3	1	0	0	6	0	3	1	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	5	0	2	0	0	0	5	0	2	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0</										

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

Standard Chartered Plc

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [	Spain															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		73	73	0	0	0	0	73	0	0	0	0	0	0	0	0
[2Y - 3Y [		77	77	0	0	0	0	77	0	0	0	0	0	0	0	0
[3Y - 5Y [		98	98	0	0	0	0	98	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	248	248	0	0	0	0	248	0	0	0	0	0	0	0	0	0
[0 - 3M [	United Kingdom	134	134	0	0	0	0	109	25	11	364	0	0	1	0	0
[3M - 1Y [		421	421	0	0	0	0	341	80	7	65	3	7	2	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		143	143	0	0	0	0	116	27	0	0	0	0	1	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	15	0	0	144	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	3	0	0	25	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	698	698	0	0	0	0	565	133	18	447	3	7	173	0	0	0
[0 - 3M [	Iceland															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Liechtenstein															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Norway															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	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	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		28	28	0	0	0	0	28	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	28	28	28	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		57	57	0	0	0	0	57	0	10	202	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		252	252	0	0	0	0	252	0	0	0	0	0	0	0	0
[3Y - 5Y [		815	815	0	0	0	0	815	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,124	1,124	0	0	0	0	1,124	0	10	202	0	0	0	0	0	259
[0 - 3M [	Hong Kong	889	1,468	741	0	0	0	148	0	0	1	56	0	0	0	0
[3M - 1Y [		1,166	627	489	0	0	0	489	2	2	134	2	259	3	0	0
[1Y - 2Y [		666	639	106	0	0	0	560	0	0	0	2	272	0	0	0
[2Y - 3Y [		57	57	0	0	0	0	57	0	0	0	2	89	1	0	0
[3Y - 5Y [		751	677	74	0	0	0	677	0	0	0	0	52	0	0	0
[5Y - 10Y [		105	96	105	0	0	0	67	0	0	0	3	80	0	0	0
[10Y - more	10	10	9	0	0	0	0	1	18	0	0	0	0	0	0	
Total	3,644	2,253	1,713	0	0	0	1,931	0	3	153	10	808	4	0	0	256

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

Standard Chartered Plc

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions						
[0 - 3M [Japan	1,338	1,338	0	0	1,338	0	0	0	0	0	0	0	0	0	0	537
[3M - 1Y [1,621	1,621	4	0	1,617	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [1,023	1,023	0	0	1,023	0	0	1	14	0	12	0	0	0	0	
[2Y - 3Y [154	154	0	0	154	0	0	0	3	0	0	0	0	0	0	
[3Y - 5Y [696	696	0	0	696	0	0	7	358	0	0	0	0	0	0	
[5Y - 10Y [215	215	0	0	215	0	0	7	1,257	1	44	0	0	0	0	
[10Y - more	2	2	0	0	1	0	0	0	4	0	99	0	0	0	0		
Total		5,050	5,050	5	0	5,045	0	15	1,637	1	162	0	0	0	0		
[0 - 3M [U.S.	777	777	0	0	592	145	55	2,210	1	96	0	0	0	0	2,111	
[3M - 1Y [7,515	7,515	0	0	6,441	1,074	10	296	17	599	0	0	0	0		
[1Y - 2Y [12,883	12,883	0	0	11,045	1,839	16	389	111	1,539	0	0	0	0		
[2Y - 3Y [3,189	3,181	9	0	2,726	455	75	568	19	88	0	0	0	0		
[3Y - 5Y [2,455	2,448	7	0	2,095	353	21	758	12	212	0	0	0	0		
[5Y - 10Y [1,259	1,237	22	0	1,060	178	34	399	68	96	15	0	0	0		
[10Y - more	3,192	3,174	43	0	2,700	450	8	238	9	151	0	0	0	0			
Total		31,270	31,215	80	0	26,658	4,492	219	4,857	237	2,877	227	0	0			
[0 - 3M [China	14	14	0	0	0	0	0	38	0	0	0	0	0	0	5	
[3M - 1Y [2,277	2,213	1,540	0	737	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [171	165	169	0	3	0	1	93	0	0	0	0	0	0		
[2Y - 3Y [177	110	165	0	11	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [151	9	142	0	9	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [141	108	141	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		2,932	2,619	1,369	0	1,563	0	1	132	0	0	0	0	0			
[0 - 3M [Switzerland	0	0	0	0	0	0	1	104	3	154	0	0	0	6		
[3M - 1Y [		0	0	0	0	0	0	1	90	1	88	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	3	193	4	242	0	0				
[0 - 3M [Other advanced economies non EEA	1,366	1,366	187	0	865	231	281	8,221	94	7,410	1	0	0	724		
[3M - 1Y [		1,564	1,564	254	98	1,021	184	18	1,525	19	1,380	17	0	0	
[1Y - 2Y [		1,229	1,229	434	8	709	78	0	0	8	425	0	0	0	
[2Y - 3Y [		1,236	1,169	662	115	383	75	0	8	1	36	0	0	0	
[3Y - 5Y [		1,930	1,867	94	0	1,551	277	1	19	0	38	0	0	0	
[5Y - 10Y [		819	673	176	23	593	15	0	15	0	0	0	0	0	
[10Y - more	86	58	63	3	14	5	0	0	0	0	0	0	0				
Total		8,231	7,926	1,868	247	5,137	866	300	9,788	122	9,288	19	0				
[0 - 3M [Other Central and eastern Europe countries non EEA	96	96	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		27	6	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		15	6	15	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		26	26	26	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		16	0	16	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		12	3	12	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		191	137	96	0	0	0	0	0	0	0	0	0				
[0 - 3M [Middle East	220	220	24	0	82	75	0	0	0	19	0	0	0	754		
[3M - 1Y [		718	718	2	0	197	211	3	859	0	30	0	0	0	
[1Y - 2Y [		1,122	1,122	13	0	121	974	15	739	1	267	0	0	0	
[2Y - 3Y [		140	140	10	0	104	1	0	0	2	148	12	0	0	
[3Y - 5Y [		257	244	44	0	136	12	0	10	0	389	40	0	0	
[5Y - 10Y [		519	497	45	0	370	45	1	356	0	238	0	0	0	
[10Y - more	480	461	26	0	454	0	0	0	0	161	0	0	0				
Total		3,456	3,402	156	0	685	2,098	19	1,954	13	805	500	0				
[0 - 3M [Latin America and the Caribbean	92	92	2	0	0	90	0	0	0	0	0	0	0	39		
[3M - 1Y [		127	127	83	0	0	44	0	0	0	0	0	0	0	
[1Y - 2Y [		187	181	187	0	0	0	4	256	2	72	0	0	0	
[2Y - 3Y [		3	2	3	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		123	84	123	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		43	28	43	0	0	0	0	1	0	0	0	0	0	
[10Y - more	108	72	108	0	0	0	0	0	0	0	0	0	0				
Total		682	587	548	0	0	134	4	267	2	72	0	0				

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

Standard Chartered Plc

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [	Africa	1,491	1,475	443	0	789	70	8	110	2	204	127	0				
[3M - 1Y [		1,083	1,054	596	0	89	398	0	63	6	182	110	0				
[1Y - 2Y [		52	52	23	0	5	23	18	1,358	9	219	34	0				
[2Y - 3Y [		136	136	5	0	114	114	29	455	7	290	37	0				
[3Y - 5Y [		143	121	43	0	16	5	17	96	12	431	62	0				
[5Y - 10Y [		406	384	96	0	17	294	24	785	2	76	55	0				
[10Y - more	169	166	80	0	0	89	27	726	11	117	122	0						
Total		3,480	3,388	1,287	0	920	1,084	122	3,617	49	1,519	546	0				628	
[0 - 3M [	Others	2,673	2,620	222	0	2,430	15	7	731	0	0	2	0				
[3M - 1Y [		2,150	2,141	522	0	1,454	175	3	32	0	0	0	0				
[1Y - 2Y [		2,143	2,139	542	0	1,577	23	0	1	0	0	6	0				
[2Y - 3Y [		1,518	1,501	116	0	1,387	15	49	371	0	0	9	0				
[3Y - 5Y [		2,063	1,948	582	0	1,409	72	76	448	0	0	1	0				
[5Y - 10Y [		1,292	1,168	356	0	606	330	16	817	0	0	4	0				
[10Y - more	318	289	296	0	23	0	29	325	0	0	0	0						
Total		12,158	11,705	2,636	0	8,885	630	180	2,725	0	0	24	0				4,312	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Standard Chartered Plc

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	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		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
Debt securities (including at amortised cost and fair value)	131,328	0	209	209	56	179	6	129,677	5	67	49	65	40	27
Central banks	20,499	0	0	0	16	0	0	22,476	0	0	0	22	0	0
General governments	63,403	0	0	0	12	0	0	63,595	0	0	0	18	0	0
Credit institutions	29,108	0	0	0	4	0	0	26,947	0	0	0	3	0	0
Other financial corporations	14,042	0	0	0	11	0	0	12,936	1	0	0	8	0	0
Non-financial corporations	4,277	0	209	209	13	179	6	3,723	4	67	49	12	40	27
Loans and advances (including at amortised cost and fair value)	423,311	609	6,142	5,886	741	3,877	1,328	405,232	810	6,909	6,238	751	4,721	1,240
Central banks	54,636	0	0	0	1	0	0	58,612	0	0	0	1	0	0
General governments	5,142	6	0	0	4	0	0	4,999	6	0	0	4	0	0
Credit institutions	72,346	1	1	0	2	0	0	61,757	22	5	0	3	0	0
Other financial corporations	63,104	2	231	229	15	125	44	55,907	3	229	217	23	157	34
Non-financial corporations	114,935	227	4,832	4,832	326	3,254	1,038	110,559	419	5,574	5,182	293	4,063	729
of which: small and medium-sized enterprises at amortised cost	4,818	9	343	343	22	330	13	4,514	15	319	311	18	245	62
Households	113,149	373	1,078	825	392	498	246	113,397	360	1,101	839	426	501	477
DEBT INSTRUMENTS other than HFT	554,640	609	6,351	6,095	797	4,057	1,335	534,909	815	6,976	6,287	816	4,761	1,268
OFF-BALANCE SHEET EXPOSURES	186,105		573	536	94	123	15	168,218		543	480	99	184	15

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Standard Chartered Plc

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln 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)	3,023	2,123	1,379	1,379	687	3,013	2,115	1,467	1,451	649
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	93	92	59	59	0	95	94	67	67	0
Non-financial corporations	2,515	1,732	1,165	1,165	459	2,499	1,727	1,250	1,234	426
of which: small and medium-sized enterprises at amortised cost	69	68	40	40	21	110	110	86	86	24
Households	415	299	155	155	228	418	294	150	150	223
DEBT INSTRUMENTS other than HFT	3,023	2,123	1,379	1,379	687	3,013	2,115	1,467	1,451	649
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□

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

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

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	1,188	163	1,188	123	0	782	124	782	112	0
B Mining and quarrying	6,313	419	6,152	263	0	6,176	468	6,115	327	0
C Manufacturing	42,051	1,833	39,045	1,468	0	38,551	1,999	36,221	1,670	0
D Electricity, gas, steam and air conditioning supply	5,214	175	5,143	59	0	5,049	160	4,972	78	0
E Water supply	255	14	255	14	0	369	22	369	24	0
F Construction	2,782	403	2,756	279	0	2,712	471	2,712	351	0
G Wholesale and retail trade	25,757	947	24,723	842	0	25,597	1,204	24,691	1,020	0
H Transport and storage	6,521	163	6,428	107	0	7,109	185	7,047	123	0
I Accommodation and food service activities	1,634	34	1,634	32	0	1,730	36	1,730	33	0
J Information and communication	4,549	309	4,538	241	0	4,540	513	4,362	388	0
K Financial and insurance activities	33	0	33	0	0	0	0	0	0	0
L Real estate activities	14,613	231	14,590	87	0	14,491	237	14,468	129	0
M Professional, scientific and technical activities	813	17	813	12	0	901	23	872	22	0
N Administrative and support service activities	622	26	578	12	0	595	35	584	22	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0
P Education	171	0	171	2	0	183	0	183	2	0
Q Human health services and social work activities	736	20	736	12	0	773	25	773	18	0
R Arts, entertainment and recreation	484	0	484	0	0	558	0	522	0	0
S Other services	1,198	77	979	28	0	443	74	299	38	0
Loans and advances	114,935	4,832	110,246	3,581	0	110,559	5,574	106,702	4,357	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.