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This document may contain 'forward-looking statements' that are based on current expectations or beliefs, as well as assumptions about future events. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements often use words such as 'may', 'could', 'will', 'expect', 'intend', 'estimate', 'anticipate', 'believe', 'plan', 'seek', 'continue' or other words of similar meaning. By their very nature, such statements are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results, and the Group's plans and objectives, to differ materially from those expressed or implied in the forward-looking statements. Recipients should not place reliance on, and are cautioned about relying on, any forward-looking statements.

There are several factors which could cause actual results to differ materially from those expressed or implied in forward-looking statements. The factors that could cause actual results to differ materially from those described in the forward-looking statements include (but are not limited to) changes in global, political, economic, business, competitive, market and regulatory forces or conditions, future exchange and interest rates, changes in tax rates, future business combinations or dispositions and other factors specific to the Group. Any forward-looking statement contained in this document is based on past or current trends and/or activities of the Group and should not be taken as a representation that such trends or activities will continue in the future. No statement in this document is intended to be a profit forecast or to imply that the earnings of the Group for the current year or future years will necessarily match or exceed the historical or published earnings of the Group. Each forward-looking statement speaks only as of the date of the particular statement.

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## Acronyms

<b>ABS</b>	Asset Backed Securities	<b>IMA</b>	Internal Model Approach
<b>AIRB</b>	Advanced Internal Rating Based approach	<b>IRB</b>	Internal Ratings Based
<b>ALCO</b>	Asset and Liability Committee	<b>IRC</b>	Incremental Risk Charge
<b>ALM</b>	Asset and Liability Management	<b>IRR</b>	Interest Rate Risk
<b>AT1</b>	Additional Tier 1	<b>LCR</b>	Liquidity Coverage Ratio
<b>BCBS</b>	Basel Committee on Banking Supervision	<b>LGD</b>	Loss Given Default
<b>BOU</b>	Bank of Uganda	<b>MAC</b>	Model Assessment Committee
<b>BRC</b>	Board Risk Committee	<b>MAS</b>	Monetary Authority of Singapore
<b>CB</b>	Commercial Banking	<b>MDB</b>	Multilateral Development Banks
<b>CCF</b>	Credit Conversion Factor	<b>MR</b>	Market Risk
<b>CCP</b>	Central Counterparty	<b>MTM</b>	Mark-To-Market
<b>CCR</b>	Counterparty Credit Risk	<b>NII</b>	Net Interest Income
<b>CCyB</b>	Countercyclical capital buffer	<b>NSFR</b>	Net Stable Funding Ratio
<b>CDOs</b>	Collateralised Debt Obligations	<b>O-SII</b>	Other Systemically Important Institution
<b>CDS</b>	Credit Default Swap	<b>OBSC</b>	Operational Balance Sheet Committee
<b>CET1</b>	Common Equity Tier 1	<b>OTC</b>	Over the counter
<b>CIB</b>	Corporate and Institutional Banking	<b>PD</b>	Probability of Default
<b>CMBS</b>	Commercial Mortgage Backed Securities	<b>PFE</b>	Potential Future Exposure
<b>CQS</b>	Credit Quality Step	<b>PIP</b>	Portfolio Impairment Provision
<b>CPM</b>	Credit & Portfolio Management	<b>PIT</b>	Point in Time
<b>CRD</b>	Capital Requirements Directive	<b>PM</b>	Portfolio Management
<b>CRM</b>	Credit Risk Mitigation	<b>PRA</b>	Prudential Regulation Authority
<b>CRO</b>	Chief Risk Officer	<b>PV01</b>	Present Value 01
<b>CRR</b>	Capital Requirements Regulation	<b>PVA</b>	Prudent Valuation Adjustment
<b>CSA</b>	Credit Support Annex	<b>QCCP</b>	Qualifying Central Counterparty
<b>CSDG</b>	Capital Structuring & Distribution Group	<b>QRRE</b>	Qualifying Revolving Retail Exposure
<b>CVA</b>	Credit Valuation Adjustment	<b>RMB</b>	Renminbi
<b>D-SIB</b>	Domestic Systemically Important Bank	<b>RMBS</b>	Residential Mortgage Backed Securities
<b>DVA</b>	Debit Valuation Adjustment	<b>RNIV</b>	Risk not in VaR
<b>EAD</b>	Exposure at default	<b>RTS</b>	Regulatory Technical Standards
<b>EBA</b>	European Banking Authority	<b>RWAs</b>	Risk-Weighted Assets
<b>ECAI</b>	External Credit Assessment Institutions	<b>SA</b>	Standardised Approach
<b>EL</b>	Expected loss	<b>SFT</b>	Securities Financing Transactions
<b>FCA</b>	Financial Conduct Authority	<b>SIF</b>	Significant Influence Function
<b>FIRB</b>	Foundation Internal Ratings Based approach	<b>SME</b>	Small and Medium – sized Enterprise
<b>FPC</b>	Financial Policy Committee	<b>SPE</b>	Special Purpose Entity
<b>FSB</b>	Financial Stability Board	<b>SVAR</b>	Stressed VaR
<b>FSS</b>	Financial Supervisory Service (South Korea)	<b>T1</b>	Tier 1 capital
<b>FVA</b>	Funding valuation adjustments	<b>T2</b>	Tier 2 capital
<b>GCRO</b>	Group Chief Risk Officer	<b>TC</b>	Total capital
<b>G-SIB</b>	Global Systemically Important Bank	<b>TLAC</b>	Total loss-absorbing capacity
<b>G-SII</b>	Global Systemically Important Institutions	<b>TM</b>	Treasury Markets
<b>HKMA</b>	Hong Kong Monetary Authority	<b>TRS</b>	Total Return Swap
<b>IAS</b>	International Accounting Standard	<b>TTC</b>	Through the cycle
<b>ICAAP</b>	Internal Capital Adequacy Assessment Process	<b>VaR</b>	Value at Risk
<b>ILAAP</b>	Internal Liquidity Adequacy Assessment Process	<b>VBC</b>	Valuation and Benchmarks Committee
<b>IFRS</b>	International Financial Reporting Standards	<b>XVA</b>	Credit and Funding Valuation Adjustment
<b>IIP</b>	Individually assessed loan impairment provisions		













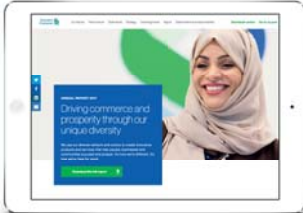
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