
Standard Chartered PLC
Country by Country Disclosure
for year ended 31 December 2018



Incorporated in England with registered number 966425
Principal Office: 1 Basinghall Avenue, London, EC2V 5DD, England

Our approach to tax

The Group's approach to tax is governed by our tax strategy which has been approved by the Board. Under our tax strategy, we manage our tax affairs in alignment with our commercial strategy, having regard to building long term shareholder value and to maintaining our reputation as a responsible taxpayer with tax authorities and regulators.

The Group aims to control tax risks to ensure that losses (financial or reputational), including any related to conduct of business matters, do not cause material damage to the Group's franchise. Risks relating to the tax aspects of financial crime compliance are governed by the Group Financial Crime Risk Committee. Management of all other tax risks including client tax due diligence is overseen by the Group Non-Financial Risk Committee. Both ultimately report to Group Risk Committee.

Our tax policy

Standard Chartered complies with tax laws and pays all taxes legally due in all jurisdictions in which we operate. We operate in accordance with our values and our Brand Promise Here for good. In the UK, Standard Chartered has adopted The Code of Practice on Taxation for Banks, which commits us to follow the spirit as well as the letter of the law in relation to tax planning.

We manage our relationships with tax authorities and regulators in a transparent, professional and constructive manner. We routinely seek feedback from Her Majesty's Revenue and Customs on our relationship with them and have shared our tax policy with them.

Standard Chartered contributes to the development of sustainable tax policy and legislation, typically through direct engagement with tax authorities, public consultation processes or in our role as a member of an industry group. We support tax authorities in developing their capabilities.

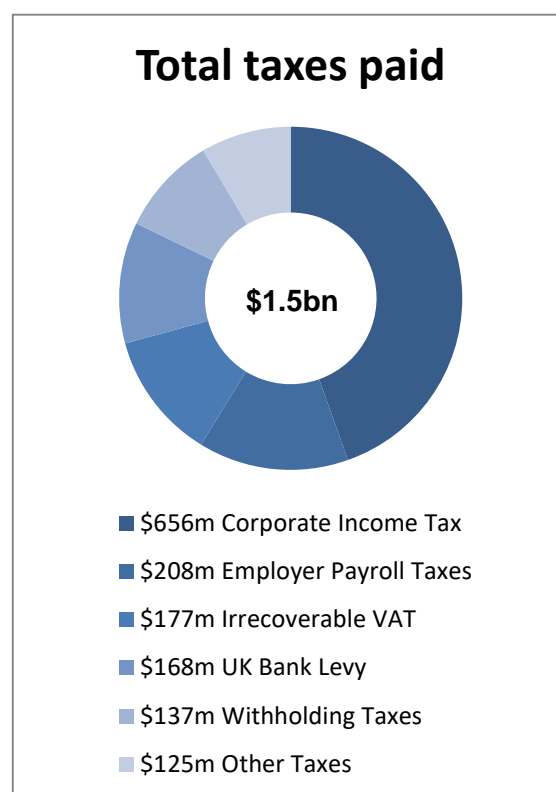
Across our markets, we operate as one bank. We are a global business and have substantial commercial operations in both high and low tax jurisdictions. Transactions between group entities are priced on an arm's length basis, reflecting the economic reality of the transaction in accordance with international standards and local government law. We do not artificially divert profits to low tax jurisdictions. Tax is considered as part of relevant business decisions and we only engage in tax planning that supports a genuine business purpose and commercial activity. We do not enter into transactions whose sole purpose is to minimise or reduce tax cost. Similarly, we do not promote products to our

customers where the tax treatment is contrary to the intent of the law.

We are committed to combatting financial crime, including money laundering arising from tax evasion, and in accordance with the UK's corporate criminal offence legislation, prevention of the facilitation of tax evasion by the Group or associated persons. We also support tax authorities in their efforts to tackle tax evasion by complying with client tax information regimes such as FATCA and the Common Reporting Standard.

Contributions to tax revenues

Paying taxes is one of the many ways we contribute to sustainable growth in local economies. Standard Chartered paid corporate income taxes of \$656 million in 2018. In addition, we paid other taxes of \$815 million in 2018.



Collection of taxes

As well as the taxes borne and paid by Standard Chartered, we also play an important role on behalf of governments as collector of taxes in relation to payments made to customers, clients and employees. In 2018, we collected \$2.2 billion of employment and other taxes on behalf of governments.

Country by Country Disclosure

Year ended 31 December 2018

In accordance with the Capital Requirements (Country-by-Country Reporting) Regulations 2013, set out below is the country-by-country information in respect of the year ended 31 December 2018.

The basis of preparation of the disclosure is as follows:

Country: The country disclosed for each entity is generally based on their country of incorporation. The country of incorporation is the same as the country where the entity is managed and controlled for most entities but where they are not the same; the country where the entity is managed and controlled is used. For branches, which do not have a country of incorporation, their country of operation has been used.

Number of employees: The number of employees has been calculated as the average number of employees, on a monthly full time equivalent basis. The location of employees is based on the location of the entities employing those individuals. For some countries (such as China, Ghana, India, Kenya and Malaysia) the numbers include employees of the Group's shared service centres which are located in those countries.

Turnover: This represents operating income in accordance with the Group's Income recognition policies. Intra-country turnover (i.e. turnover earned from other Group entities in the same country) is eliminated to avoid overstating the turnover in each of the countries disclosed.

Profit or loss before tax: This represents the profit or loss before tax reported in line with the Group accounting policies by the entities in each country. Intra-group income such as dividends received from group entities is included in the profit or loss before tax for the recipient country and then eliminated in group adjustments to arrive at total profit or loss before tax.

Public subsidies received: This relates to cash received in the year as a result of direct support provided by local Governments. It does not include any amounts received from central bank operations that are designed for financial stability purposes or operations that aim to facilitate the functioning of the monetary policy transmission mechanism. Furthermore, schemes in line with the European Commission's guidance on state aid are not considered as public subsidies.

Corporate Income Tax: This is the corporate income tax paid in each country in the 2018 calendar year. Tax on profits is paid across multiple periods and can be offset by losses from earlier periods. Taxable profits may also differ to accounting profits where tax law prescribes alternative treatment of items. Accordingly, the amount of tax paid in a year in any jurisdiction, may not be directly comparable to the accounting profit for that year.

Employer Payroll taxes: These are taxes borne by Standard Chartered as a result of employing staff. This does not include income taxes withheld on payments made to employees, which are the liability of the employee themselves and are merely collected by Standard Chartered on behalf of tax authorities.

Withholding Taxes: For the purposes of this disclosure withholding taxes only include those taxes which Standard Chartered has borne. It does not include taxes withheld on payments to external parties.

Irrecoverable VAT: This is the portion of the input VAT which is irrecoverable. Not all countries have a VAT system which is reflected in the entries in the table.

Other additional Taxes: This includes all other tax payments made in 2018 to authorities where SCB has borne the cost. Examples include the UK Bank Levy, property taxes and stamp taxes. The most material of these is the UK Bank Levy which is paid across multiple years and therefore the amount paid may differ to the accounting accrual.

Statement of Directors' responsibilities in relation to the Country by Country Reporting (CBCR) Information

The CBCR Information comprises the information disclosed on page 6 to 12.

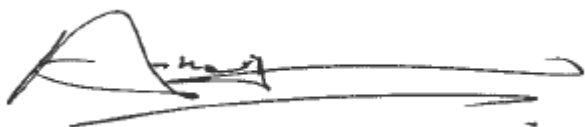
The Directors of Standard Chartered PLC ("the Company") are responsible for preparing the CBCR Information for the year ended 31 December 2018 in accordance with the Capital Requirements (Country-by-Country Reporting) Regulations 2013 on the basis of preparation set out in page 2 of the CBCR Information.

In preparing the CBCR Information, the Directors are responsible for:

- interpreting the requirements of the Capital Requirements (Country-by-Country Reporting) Regulations 2013;
- determining the acceptability of the basis of preparation set out in page 2 of the CBCR Information;
- making judgements and estimates that are reasonable and prudent;
- assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern;
- using the going concern basis of accounting unless they either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so; and
- establishing such internal control as they determine is necessary to enable the preparation of CBCR Information that is free from material misstatement, whether due to fraud or error.

The CBCR Information does not constitute the Company's statutory accounts for the financial year ended 31 December 2018. Statutory accounts for 2018 have been delivered to the registrar of companies. The auditor has reported on those accounts; their reports were (i) unqualified, (ii) did not include a reference to any matters to which the auditor drew attention by way of emphasis without qualifying their report, and (iii) did not contain a statement under s498(2) or (3) of the Companies Act 2006.

The CBCR information was approved by order of the Board.



Andy Halford
Group Chief Financial Officer
1 August 2019

INDEPENDENT AUDITOR'S REPORT TO STANDARD CHARTERED PLC ('the Company')

Opinion

We have audited the accompanying Country by Country Reporting information ("CBCR Information") as at and for the year ended 31 December 2018, which has been prepared based on the requirements of the Capital Requirements (Country-by-Country Reporting) Regulations 2013 as interpreted by the Directors of the Company as set out in the basis of preparation in page 2.

In our opinion, the CBCR Information as at and for the year ended 31 December 2018 has been properly prepared, in all material respects, in accordance with the requirements of the Capital Requirements (Country-by-Country Reporting) Regulations 2013 as interpreted by the Directors as set out in the basis of preparation in page 2.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) ("ISAs (UK)"), including ISA (UK) 800, and the terms of our engagement letter dated 20 June 2019. Our responsibilities are described below. We have fulfilled our ethical responsibilities under, and are independent of the Company in accordance with, UK ethical requirements including the FRC Ethical Standard as applied to listed public interest entities. We believe that the audit evidence we have obtained is a sufficient and appropriate basis for our opinion.

Emphasis of matter – special purpose basis of preparation

We draw attention to page 2 to the CBCR Information, which describes the basis of preparation. As explained on that page, the CBCR Information has been prepared for the purposes of the Capital Requirements (Country-by-Country Reporting) Regulations 2013. As a result the CBCR Information may not be suitable for another purpose. Our opinion is not modified in respect of this matter.

Going concern

The directors have prepared the CBCR Information on the going concern basis as they do not intend to liquidate the Company or to cease its operations, and as they have concluded that the Company's financial position means that this is realistic. They have also concluded that there are no material uncertainties that could have cast significant doubt over their ability to continue as a going concern for at least a year from the date of approval of the CBCR Information ("the going concern period").

We are required to report to you if we have concluded that the use of the going concern basis of accounting is inappropriate or there is an undisclosed material uncertainty that may cast significant doubt over the use of that basis for a period of at least a year from the date of approval of the CBCR Information. In our evaluation of the Directors' conclusions, we considered the inherent risks to the Company's business model, and analysed how those risks might affect the Company's financial resources or ability to continue operations over the going concern period. We have nothing to report in these respects.

However, as we cannot predict all future events or conditions and as subsequent events may result in outcomes that are inconsistent with judgements that were reasonable at the time they were made, the absence of reference to a material uncertainty in this auditor's report is not a guarantee that the Company will continue in operation.

Other information

The directors are responsible for the other information, which comprises approach to tax, tax policy, contributions to tax revenues, collection of taxes, statement of directors' responsibilities in relation to the Country by Country Reporting (CBCR) information, employer payroll taxes, withholding taxes, irrecoverable VAT, other taxes (including UK bank levy). Our opinion on the CBCR Information does not cover the other information and, accordingly, we do not express an audit opinion or any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether, based on our CBCR Information audit work, the information therein is materially misstated or inconsistent with the CBCR Information or our audit knowledge. Based solely on that work, we have not identified material misstatements in the other information.

Directors' responsibilities

As explained more fully in their statement set out on page 3, the directors of the Company are responsible for: the preparation of the CBCR Information in accordance with, and for interpreting the requirements of, the Capital Requirements (Country-by-Country Reporting) Regulations 2013, as set out in the special purpose basis of preparation in page 2 to the CBCR Information; determining that the basis of preparation is acceptable in the circumstances; such internal control as they determine is necessary to enable the preparation of CBCR Information that is free from material misstatement, whether due to fraud or error; assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and using the going concern basis of accounting unless they either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities

Our objectives are to obtain reasonable assurance about whether the CBCR Information as a whole is free from material misstatement, whether due to fraud or error, and to issue our opinion in an auditor's report. Reasonable assurance is a high level of assurance, but does not guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the CBCR Information.

A fuller description of our responsibilities is provided on the FRC's website at www.frc.org.uk/auditorsresponsibilities.

The purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the Company, in accordance with the agreed terms of our engagement. Our audit work has been undertaken so that we might state to the Company those matters we have agreed to state to it in this report, and to facilitate the Company's compliance with the requirement for audit of the Company's CBCR Information set out in Regulation 2(7) of the Capital Requirements (Country-by-Country Reporting) Regulations 2013, and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company for our audit work, for this report, or for the opinions we have formed.



Paul Furneaux
for and on behalf of KPMG LLP
Chartered Accountants 15 Canada Square London
E14 5GL
1 August 2019

Country by Country Disclosure

Year ended 31 December 2018

Information is provided in the table below in accordance with the Capital Requirements (Country-by-Country-Reporting) Regulations 2013. Additional unaudited information has been provided for employer payroll taxes, withholding taxes, irrecoverable VAT and other taxes (including UK Bank Levy).

The following financial results, including taxes paid and public subsidies received, are rounded to the nearest \$1 million.

Country	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>	<i>Audited</i>	<i>Unaudited</i>	<i>Unaudited</i>	<i>Unaudited</i>	<i>Unaudited</i>	<i>Audited</i>
	Number of Employees	Turnover	Pre-Tax Profit or Loss	Corporation Tax Paid	Employer Payroll Taxes	Withholding Taxes	Irrecoverable VAT	Other Taxes (including UK Bank Levy)	Public Subsidies Received
	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Greater China & North Asia									
China ¹	6,292	1,006	404	71	51	11	9	7	1
Hong Kong ^{1,2,3}	6,613	3,273	1,464	(1)	-	2	-	7	-
Macau ¹	5	8	6	-	-	-	-	-	-
Taiwan ¹	3,051	430	111	6	16	6	10	2	-
Japan	149	77	22	9	-	-	-	1	-
Korea ¹	4,525	1,105	328	83	28	10	18	31	-
ASEAN & South Asia									
Australia	40	12	12	-	-	-	-	-	-
Brunei	323	37	14	1	-	-	-	-	-
Indonesia	1,845	240	53	9	3	5	2	7	-
Malaysia	7,498	471	234	57	2	1	6	-	-
Philippines	214	42	9	3	-	3	-	6	-
Singapore ⁴	9,344	1,831	(260)	28	-	1	17	1	2
Thailand	663	170	96	10	1	9	3	17	-
Vietnam	1,404	114	11	-	3	3	2	1	-
Bangladesh	2,150	294	164	44	-	2	3	-	-
India	23,358	1,134	705	111	-	37	40	13	-
Nepal	488	44	28	9	-	2	1	-	-
Sri Lanka	724	82	53	21	-	1	1	2	-
Africa & Middle East									
Angola	34	18	7	1	-	-	-	-	-
Botswana	768	71	4	1	-	3	4	-	-
Cameroon	77	27	8	4	1	1	-	-	-
Côte d'Ivoire	114	25	3	-	-	-	1	-	-
Gambia	150	9	3	-	-	-	-	-	-
Ghana	934	151	71	34	4	2	2	-	-
Kenya	1,568	275	122	25	-	8	8	-	-
Mauritius	76	(128)	(173)	1	-	-	-	-	-

1. China refers to the People's Republic of China and, for the purposes of this document only, excludes Hong Kong Special Administrative Region (Hong Kong), Macau Special Administrative Region (Macau) and Taiwan which are separately disclosed as they are subject to separate tax authorities. Korea refers to the Republic of Korea.
2. Hong Kong includes the results of 23 entities which were incorporated in the Marshall Islands, 14 entities which were incorporated in Singapore, 4 entities which were incorporated in the British Virgin Islands and 3 entities which were incorporated in Malaysia, but which are managed and controlled in Hong Kong.
3. Corporate income tax payments of \$199m in respect of 2018 profits were not paid until Q1 2019 in accordance with the timing of the tax assessment. Profits in Hong Kong include \$329m for share of associates profits and dividends received which have already been subject to tax.
4. Singapore includes the results of 6 entities which were incorporated in the Cayman Islands and 2 entities which were incorporated in Jersey, but which are managed and controlled in Singapore.

Country	Audited	Audited	Audited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	Number of Employees	Turnover	Pre-Tax Profit or Loss	Corporate Income Tax Paid	Employer Payroll Taxes	Withholding Taxes	Irrecoverable VAT	Other Taxes (including UK Bank Levy)	Public Subsidies Received
		\$million	\$million	\$million	\$million	\$million	\$million	\$million	\$million
Nigeria	988	238	141	3	2	4	1	26	-
Sierra Leone	103	12	3	1	-	-	-	-	-
South Africa	395	104	(17)	3	-	-	-	-	-
Tanzania	309	54	24	7	-	2	1	-	-
Uganda	526	80	33	-	-	10	4	-	-
Zambia	655	106	41	19	1	3	2	-	-
Zimbabwe	533	74	30	10	-	1	2	-	-
Bahrain	438	102	(21)	-	-	-	-	-	-
Iraq	20	14	4	1	-	-	-	-	-
Jordan	168	34	9	2	1	-	-	-	-
Oman	64	18	(2)	-	-	-	-	-	-
Pakistan	3,415	237	138	65	1	9	2	-	-
Qatar	79	47	6	-	-	-	-	-	-
Saudi Arabia	8	3	-	-	-	-	-	-	-
UAE	2,217	805	11	-	-	-	1	-	-
Europe & Americas									
Falkland Islands	23	3	-	-	-	-	-	-	-
France	35	12	4	1	1	-	-	-	-
Germany	99	67	65	5	4	-	1	-	-
Guernsey	31	7	-	-	-	-	-	-	-
Ireland	45	386	76	-	1	-	-	-	-
Isle of Man ⁶	-	(3)	(7)	-	-	-	-	-	-
Jersey	148	76	30	3	1	-	-	-	-
Luxembourg	1	-	-	-	-	-	-	-	-
Poland	35	-	1	-	-	-	-	-	-
Sweden	13	3	2	-	1	-	-	-	-
Turkey	30	11	7	1	-	-	-	-	-
UK ^{5,7}	2,155	2,264	240	-	69	-	33	171	-
Bahamas	-	(2)	(2)	-	-	-	-	-	-
Brazil	81	13	1	2	4	1	1	1	-
Caymans	-	(4)	2	-	-	-	-	-	-
US	1,248	596	(785)	6	13	-	2	-	-
Group Adjustments ⁷		(1,386)	(985)						
Total⁸	86,269	14,789	2,548	656	208	137	177	293	3

5. UK includes 5 entities incorporated in the Netherlands, 1 entity incorporated in Jersey and 1 entity incorporated in the Isle of Man. These are managed and controlled in the UK.

6. Ireland includes the results of 1 entity incorporated in the Isle of Man which is managed and controlled in Ireland.

7. Our subsidiaries make dividend payments to Group entities from their local income after paying local tax which are then recognised as income in the recipient country. The 'Group Adjustments' line eliminates \$1.4bn of double counting, of which \$1.3bn is in relation to the UK, that would occur if we added together our subsidiaries' income with the recipients' income including subsidiary dividends.

8. For countries (British Virgin Islands, Canada, Colombia, Curacao, Lebanon, Mozambique, Netherlands, Peru, Samoa, Switzerland and Uruguay) where entities have insignificant activity and financial results, they are not included in the above table but the relevant entities are included in the schedule of "Business entities and Business activities".

Country by Country Disclosure

Year ended 31 December 2018

Country	Business entities	Business activities description
Greater China & North Asia		
China	Pembroke Aircraft Leasing (Tianjin) Limited, Pembroke Aircraft Leasing Tianjin 1 Limited, Pembroke Aircraft Leasing Tianjin 2 Limited, SCL Consulting (Shanghai) Co. Ltd ² , Standard Chartered Bank (China) Limited, Standard Chartered Corporate Advisory Co. Ltd, Standard Chartered Global Business Services Co. Limited, Standard Chartered Trading (Shanghai) Limited	Banking & Financial Services, Consulting Services, Holding Company, Leasing Business, Offshore Support Services
Hong Kong	Double Wings Limited ² , GE Capital (Hong Kong) Limited ² , Horsford Nominees Limited, Kozagi Limited, Leopard Hong Kong Limited ¹ , Majestic Legend Limited, Marina Acacia Shipping Limited, Marina Amaryllis Shipping Limited, Marina Amethyst Shipping Limited, Marina Ametrine Shipping Limited, Marina Angelite Shipping Limited, Marina Apollo Shipping Limited, Marina Beryl Shipping Limited, Marina Carnelian Shipping Limited, Marina Emerald Shipping Limited, Marina Flax Shipping Limited, Marina Gloxinia Shipping Limited, Marina Hazel Shipping Limited, Marina Honor Shipping Limited, Marina Ilex Shipping Limited, Marina Iridot Shipping Limited, Marina Kunzite Shipping Limited, Marina Leasing Limited, Marina Mimosa Shipping Limited, Marina Moonstone Shipping Limited, Marina Peridot Shipping Limited, Marina Sapphire Shipping Limited, Marina Splendor Shipping Limited, Marina Tourmaline Shipping Limited, Ori Private Limited, Rivendell Private Limited ² , Standard Chartered Asia Limited, Standard Chartered Bank (Hong Kong) Limited, Standard Chartered Global Trading Investments Limited, Standard Chartered Leasing Group Limited, Standard Chartered PF Real Estate (Hong Kong) Limited, Standard Chartered Private Equity Limited, Standard Chartered Private Equity Managers (Hong Kong) Limited, Standard Chartered Securities (Hong Kong) Limited, Standard Chartered Trade Support (HK) Limited, Standard Chartered Trust (Hong Kong) Limited, Union Town Limited ² , SC Learning Limited, Prunelli Hong Kong Asset Purchaser Limited, SC Digital Solutions Limited, Standard Chartered Sherwood (HK) Limited, Standard Chartered Bank Hong Kong Branch	Banking & Financial Services, Corporate Finance & Advisory Services, Investment Holding Company, Investment Management, Leasing Business, Nominee Services, Others
Macau	Standard Chartered Bank Macau	Banking & Financial Services
Taiwan	Standard Chartered Bank (Taiwan) Limited, Standard Chartered Bank, Taipei Branch, Standard Chartered Bank, Taipei Branch OBU, Kwang Hua-Mocatta Ltd. (Taiwan) ¹	Banking & Financial Services
Japan	Standard Chartered Bank Japan, Standard Chartered Securities (Japan) Limited	Banking & Financial Services
Korea	Resolution Alliance Korea Ltd, Standard Chartered Bank Korea Limited, Standard Chartered Private Equity Korea II, Standard Chartered Securities Korea Limited, SCPEK IV, Standard Chartered Private Equity Managers Korea Limited, SW Holdings Limited, TBO Korea Holdings Limited	Asset Management, Banking & Financial Services, Corporate Finance & Advisory Services, Investment Holding Company, Investment Management
Marshall Islands	Marina Alysse Shipping Limited, Marina Amandier Shipping Limited, Marina Ambroisee Shipping Limited, Marina Angelica Shipping Limited, Marina Aquamarine Shipping Limited, Marina Aventurine Shipping Limited, Marina Buxus Shipping Limited, Marina Celsie Shipping Limited, Marina Citrine Shipping Limited, Marina Dahlia Shipping Limited, Marina Dittany Shipping Limited, Marina Dorado Shipping Limited, Marina Lilac Shipping Limited, Marina Lolite Shipping Limited, Marina Obsidian Shipping Limited, Marina Pissenlet Shipping Limited, Marina Poseidon Shipping Limited, Marina Protea Shipping Limited, Marina Quartz Shipping Limited, Marina Remora Shipping Limited, Marina Turquoise Shipping Limited, Marina Zeus Shipping Limited, Marina Zircon Shipping Limited	Leasing Business
Samoa	Standard Chartered Nominees (Western Samoa) Limited	Nominee Services
ASEAN & South Asia		
Australia	Standard Chartered Bank Australia, Standard Chartered Grindlays Pty Limited	Banking & Financial Services, Investment Holding Company
Brunei Darussalam	Standard Chartered Bank Brunei, Standard Chartered Finance (Brunei) Bhd, Standard Chartered Securities (B) Sdn Bhd	Banking & Financial Services, Investment Management
Indonesia	PT. Price Solutions Indonesia, Standard Chartered Bank Indonesia, PT Solusi Cakra Indonesia	Banking & Financial Services, Direct Sales/Collection Services
Malaysia	Amphissa Corporation Sdn Bhd ¹ , Cartaban (Malaya) Nominees Sdn Berhad, Cartaban Nominees (Asing) Sdn Bhd, Cartaban Nominees (Tempatan) Sdn Bhd, Golden Maestro Sdn Bhd, Marina Morganite Shipping Limited, Marina Moss Shipping Limited, Marina Tanzanite Shipping Limited, Pembroke Leasing (Labuan) 2 Berhad, Pembroke Leasing (Labuan) 3 Berhad, Pembroke Leasing (Labuan) Pte	Banking & Financial Services, Custody Services, Direct Sales/Collection Services, Investment Holding Company, Leasing Business, Structured Finance, Offshore Support

Country	Business entities	Business activities description
	Limited, Popular Ambience Sdn Bhd, Price Solutions Sdn Bhd, SCBMB Trustee Berhad, Standard Chartered Bank Malaysia Berhad, Standard Chartered Global Business Services Sdn Bhd, Standard Chartered Saadiq Berhad, Standard Chartered Bank Labuan Branch	Services, Trustee Services
Philippines	Standard Chartered Bank Philippines, Standard Chartered Bank Philippines FCDO	Banking & Financial Services
Singapore	Greenman Pte. Ltd., Marina Aquata Shipping Pte. Ltd., Marina Aruana Shipping Pte. Ltd., Marina Aster Shipping Pte. Ltd., Marina Cobia Shipping Pte. Ltd., Marina Daffodil Shipping Pte. Ltd., Marina Fatmarini Shipping Pte. Ltd., Marina Frabandari Shipping Pte. Ltd., Marina Freesia Shipping Pte. Ltd., Marina Gerbera Shipping Pte. Ltd., Marina Mars Shipping Pte. Ltd., Marina Mercury Shipping Pte. Ltd., Marina Opah Shipping Pte. Ltd., Marina Partawati Shipping Pte. Ltd., Marina Poise Shipping Pte. Ltd., Phoon Huat Pte. Ltd., Prime Financial Holdings Limited ² , Raffles Nominees (Pte.) Limited, Redman Pte. Ltd., SCTS Capital Pte. Ltd, SCTS Management Pte. Ltd., Standard Chartered (2000) Limited, Standard Chartered Bank (Singapore) Limited, Standard Chartered Holdings (Singapore) Private Limited, Standard Chartered IL&FS Management (Singapore) Pte. Limited, Standard Chartered Investments (Singapore) Private Limited ² , Standard Chartered Nominees (Singapore) Pte Ltd, Standard Chartered PF Managers Pte. Limited, Standard Chartered Private Equity (Singapore) Pte. Ltd, Standard Chartered Private Equity Managers (Singapore) Pte. Ltd, Standard Chartered Real Estate Investment Holdings (Singapore) Private Limited, Standard Chartered Securities (Singapore) Pte. Limited ² , Standard Chartered Trust (Singapore) Limited, Standard Chartered Bank Singapore Branch, Actis Mahi Holdings (Singapore) Private Limited, Augusta Viet Pte. Ltd., Prunelli Singapore Asset Purchaser Pte. Limited	Banking & Financial Services, Corporate Finance & Advisory Services, Fiduciary Services, Investment Holding Company, Investment Management, Leasing Business, Nominee Services, Structured Finance, Trustee Services
Thailand	Standard Chartered (Thailand) Company Limited ¹ , Standard Chartered Bank (Thai) Public Company Limited, Thai Exclusive Leasing Company Limited ²	Banking & Financial Services, Leasing Business, Support Services
Vietnam	SCB Hanoi Branch, Standard Chartered Bank (Vietnam) Limited	Banking & Financial Services
Bangladesh	Standard Chartered Bank Bangladesh	Banking & Financial Services
India	St Helen's Nominees India Private Limited, Standard Chartered (India) Modeling and Analytics Centre Private Limited, Standard Chartered Bank India, Standard Chartered Global Business Services Private Limited, Standard Chartered Investments and Loans (India) Limited, Standard Chartered Private Equity Advisory (India) Private Limited, Standard Chartered Securities (India) Limited, Standard Chartered Finance Private Limited	Banking & Financial Services, Investment Holding Company, Offshore Support Services, Support Services, Trustee Services
Nepal	Standard Chartered Bank Nepal Limited	Banking & Financial Services
Sri Lanka	Standard Chartered Bank Sri Lanka	Banking & Financial Services
Africa & Middle East		
Angola	Standard Chartered Bank Angola S.A.	Banking & Financial Services
Botswana	Standard Chartered Bank Botswana Limited, Standard Chartered Botswana Education Trust, Standard Chartered Botswana Nominees (Proprietary) Limited, Standard Chartered Bank Insurance Agency (Proprietary) Limited, Standard Chartered Investment Services (Proprietary) Limited	Asset Management, Banking & Financial Services, Insurance Services, Investment Management, Trustee Services
Cameroon	Standard Chartered Bank Cameroon S.A	Banking & Financial Services
Côte d'Ivoire	Standard Chartered Bank Cote d' Ivoire SA	Banking & Financial Services
Gambia	Standard Chartered Bank Gambia Limited	Banking & Financial Services
Ghana	Standard Chartered Bank Ghana Limited, Standard Chartered Ghana Nominees Limited	Banking & Financial Services, Nominee Services
Kenya	Standard Chartered Bank Kenya Limited, Standard Chartered Financial Services Limited, Standard Chartered Insurance Agency Limited, Standard Chartered Investment Services Limited, Standard Chartered Kenya Nominees Limited, Standard Chartered Securities (Kenya) Limited, Standard Chartered Management Services Limited ¹	Banking & Financial Services, Corporate Finance & Advisory Services, Insurance Services, Investment Management, Nominee Services
Mauritius	Standard Chartered Bank (Mauritius) Limited, Standard Chartered Financial Holdings, Standard Chartered Private Equity (Mauritius) II Limited, Standard Chartered Private Equity (Mauritius) Limited, Standard Chartered Private Equity (Mauritius) III Limited, Subcontinental Equities Limited, Actis Asia Real Estate (Mauritius) Limited	Banking & Financial Services, Investment Holding Company, Investment Management
Mozambique	Standard Chartered Bank Mozambique S.A. ²	Banking & Financial Services
Nigeria	Cherroots Nigeria Limited, Standard Chartered Bank Nigeria Limited, Standard Chartered Capital & Advisory Nigeria Limited, Standard Chartered Nominees (Nigeria) Limited	Banking & Financial Services, Corporate Investment Advisers/Underwriter,

Country	Business entities	Business activities description
		Investment Holding Company
Sierra Leone	Standard Chartered Bank Sierra Leone Limited	Banking & Financial Services
South Africa	CMB Nominees Proprietary Limited, Standard Chartered Bank South Africa, Standard Chartered Nominees South Africa Proprietary Limited (RF)	Banking & Financial Services, Nominee Services
Tanzania	Standard Chartered Bank Tanzania Limited, Standard Chartered Tanzania Nominees Limited	Asset Management, Banking & Financial Services
Uganda	Standard Chartered Bank Uganda Limited	Banking & Financial Services
Zambia	Standard Chartered Bank Zambia Plc, Standard Chartered Zambia Securities Services Nominees Limited	Asset Management, Banking & Financial Services
Zimbabwe	Standard Chartered Asset Management Limited, Standard Chartered Bank Zimbabwe Limited, Standard Chartered Nominees Zimbabwe (Private) Limited, Africa Enterprise Network Trust	Banking & Financial Services, Investment Holding Company, Investment Management, Nominee Services
Bahrain	Standard Chartered Bank, Retail Bank Bahrain, Standard Chartered Bank, Wholesale Bank Bahrain	Banking & Financial Services
Iraq	Standard Chartered Bank Iraq Branches	Banking & Financial Services
Jordan	Standard Chartered Bank Jordan Branches	Banking & Financial Services
Lebanon	Standard Chartered Metropolitan Holdings SAL	Investment Holding Company
Oman	Standard Chartered Bank Oman Branch	Banking & Financial Services
Pakistan	Price Solution Pakistan (Private) Limited, Standard Chartered Bank (Pakistan) Limited	Banking & Financial Services, Support Services
Qatar	Standard Chartered Bank Qatar Branch	Banking & Financial Services
Saudi Arabia	Standard Chartered Capital (Saudi Arabia)	Custody Services
UAE	Standard Chartered Bank UAE Branches, Standard Chartered Bank DIFC Branch, Standard Chartered Holdings (Asia Pacific) B.V. UAE Branches	Banking & Financial Services
Europe & Americas		
Falkland Islands	Standard Chartered Bank Falklands	Banking & Financial Services
France	Pembroke Lease France SAS, Standard Chartered Bank France	Banking & Financial Services, Leasing Business
Germany	Standard Chartered Bank Deutschland, Standard Chartered Bank AG	Banking & Financial Services
Guernsey	Birdsong Limited, Nominees One Limited, Nominees Two Limited, Songbird Limited, Standard Chartered Secretaries (Guernsey) Limited, Standard Chartered Trust (Guernsey) Limited	Fiduciary Services
Ireland	Inishbrophy Leasing Limited, Inishcannon Leasing Limited, Inishcorky Leasing Limited, Inishcrean Leasing Limited, Inishdawson Leasing Limited, Inisherkin Leasing Limited, Inishgort Leasing Limited, Inishlynch Leasing Limited, Inishoo Leasing Limited, Inishquirk Leasing Limited, Inishtubrid Leasing Limited, Nightjar Limited, Pembroke 7006 Leasing Limited ¹ , Pembroke Aircraft Leasing 1 Limited, Pembroke Aircraft Leasing 10 Limited, Pembroke Aircraft Leasing 11 Limited, Pembroke Aircraft Leasing 12 Limited, Pembroke Aircraft Leasing 2 Limited, Pembroke Aircraft Leasing 3 Limited, Pembroke Aircraft Leasing 4 Limited, Pembroke Aircraft Leasing 5 Limited, Pembroke Aircraft Leasing 6 Limited, Pembroke Aircraft Leasing 7 Limited, Pembroke Aircraft Leasing 8 Limited, Pembroke Aircraft Leasing 9 Limited, Pembroke Aircraft Leasing Holdings Limited, Pembroke Alpha Limited ¹ , Pembroke Capital Limited, Pembroke Capital Shannon Limited, Skua Limited	Investment Holding Company, Leasing Business
Isle of Man	Pembroke Group Limited, Standard Chartered Assurance Limited, Standard Chartered Insurance Limited	Insurance Services, Leasing Business
Jersey	Ocean Horizon Holdings East Limited, Ocean Horizon Holdings West Limited, SCB Nominees (CI) Limited, Standard Chartered Bank Jersey, Standard Chartered Funding (Jersey) Limited	Banking & Financial Services, Investment Holding Company, Nominee Services
Luxembourg	Standard Chartered Bank Luxembourg Branch, Standard Chartered Financial Services (Luxembourg) S.A. ¹ , Prunelli Issuer I S.à r.l.	Banking & Financial Services, Corporate Finance & Advisory Services
Netherlands	Pembroke B717 Holdings B.V., Pembroke Holland B.V., Smart Application Investment B.V., Standard Chartered Holdings (Africa) B.V., Standard Chartered Holdings (Asia Pacific) B.V., Standard Chartered Holdings (International) B.V., Standard Chartered MB Holdings B.V.	Investment Holding Company, Leasing Business
Poland	Standard Chartered Global Business Services spółka z ograniczona odpowiedzialnoscia	Offshore Support Services
Sweden	Standard Chartered Bank Sweden	Banking & Financial Services
Switzerland	Standard Chartered Bank (Switzerland) S.A. ¹	Banking & Financial Services
Turkey	Standard Chartered Yatirim Bankasi Turk Anonim Sirketi	Banking & Financial Services
United Kingdom	BWA Dependents Limited, Chartered Financial Holdings Limited ¹ ,	Banking & Financial Services,

Country	Business entities	Business activities description
	Compass Estates Limited ¹ , FinVentures UK Limited, Pembroke Aircraft Leasing (UK) Limited, SC (Secretaries) Limited, SC Leaseco Limited, SC Overseas Investments Limited ¹ , SC Transport Leasing 1 Limited, SC Transport Leasing 2 Limited, SCMB Overseas Limited, StanChart Nominees Limited, Standard Chartered (CT) Limited ² , Standard Chartered (GCT) Limited ¹ , Standard Chartered Africa Limited, Standard Chartered APR Limited, Standard Chartered Bank, Standard Chartered Capital Markets Limited ¹ , Standard Chartered Corporate Finance (Canada) Limited ² , Standard Chartered Corporate Finance (Eurasia) Limited ² , Standard Chartered Debt Trading Limited ¹ , Standard Chartered Equitor Limited ² , Standard Chartered Financial Investments Limited ² , Standard Chartered Health Trustee (UK) Limited, Standard Chartered I H Limited, Standard Chartered Leasing (UK) 2 Limited, Standard Chartered Leasing (UK) 3 Limited, Standard Chartered Leasing (UK) Limited, Standard Chartered Masterbrand Licensing Limited, Standard Chartered NEA Limited, Standard Chartered Nominees (Private Clients UK) Limited, Standard Chartered Overseas Holdings Limited, Standard Chartered PLC, Standard Chartered Portfolio Trading (UK) Limited ² , Standard Chartered Receivables (UK) Limited ² , Standard Chartered Securities (Africa) Holdings Limited, Standard Chartered Trustees (UK) Limited, Standard Chartered UK Holdings Limited, The SC Transport Leasing Partnership 1, The SC Transport Leasing Partnership 2, The SC Transport Leasing Partnership 3, The SC Transport Leasing Partnership 4, Standard Chartered Holdings Limited, St. Helens Nominees Limited ² , Standard Chartered Nominees Limited, Bricks (M) LP, Prunelli United Kingdom Asset Purchaser Limited	Corporate Finance & Advisory Services, Investment Holding Company, Leasing Business, Nominee Services, Others, Structured Finance, Trustee Services, Brand Management
Bahamas	Standard Chartered Bank Bahamas Branch	Banking & Financial Services
Brazil	Standard Chartered Bank (Brasil) S.A. - Banco de Investimento, Standard Chartered Participacoes E Assessoria Economica Ltda ²	Banking & Financial Services, Others
British Virgin Islands	California Rose Limited ² , Earnest Range Limited ² , Sky Favour Investments Limited, Sky Harmony Holdings Limited	Investment Holding Company
Canada	Standard Chartered (Canada) Limited	Corporate Finance & Advisory Services
Cayman Islands	Cerulean Investments LP, Ocean Horizon Holdings South Ltd, SCB Investment Holding Company Limited, Sirat Holdings Limited, Standard Chartered Corporate Private Equity (Cayman) Limited, Standard Chartered International Partners, Standard Chartered Principal Finance (Cayman) Limited, Standard Chartered Private Equity (Cayman) Limited, Standard Chartered Saadiq Mudarib Company Limited	Banking & Financial Services, Investment Holding Company
Colombia	Sociedad Fiduciaria Extebandes S.A. ¹	Trustee Services
Curacao	American Express International Finance Corporation N.V. ¹ , Ricanex Participations N.V. ¹	Banking & Financial Services, Others
Peru	Banco Standard Chartered ¹	Banking & Financial Services
United States	SC Studios, LLC, Standard Chartered Bank International (Americas) Limited, Standard Chartered Bank United States, Standard Chartered Capital Management (Jersey), LLC, Standard Chartered Holdings Inc., Standard Chartered Overseas Investment, Inc., Standard Chartered Trade Services Corporation, Standard Chartered Securities (North America) LLC, StanChart Securities International LLC, Standard Chartered International (USA) LLC	Banking & Financial Services, Corporate Finance & Advisory Services, Investment Holding Company, Offshore Support Services, Structured Finance, Support Services, Trade Services
Uruguay	Standard Chartered Uruguay Representacion S.A. ¹	Banking & Financial Services

¹Entity is in liquidation.

²Entity was disposed of or liquidated during the year.