

## Standard Chartered Bank, Sri Lanka

Rupees Thousands

Item	INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2019 to 30/09/2019	From 01/01/2018 to 30/09/2018
Interest income	10,089,516	9,340,446
Interest expense	3,239,331	2,985,168
<b>Net Interest income</b>	<b>6,850,185</b>	<b>6,355,278</b>
Fees and Commission income	1,560,964	1,546,691
Fees and Commission expenses	(74,858)	(69,702)
<b>Net fee and Commission income</b>	<b>1,486,106</b>	<b>1,476,989</b>
Net gain/(loss) from trading	2,111,050	1,877,506
Net gain/(Loss) from financial instruments designated at fair value through profit or loss	223,746	(72,560)
Net gain/(Loss) from financial investments	-	-
Other operating income(net)	422,316	309,101
<b>Total operating income</b>	<b>11,093,403</b>	<b>9,946,314</b>
Impairment Charges	361,106	230,373
<b>Net operating income</b>	<b>10,732,297</b>	<b>9,715,941</b>
Personnel expenses	1,779,775	1,508,439
Depreciation and amortisation	128,126	101,455
Other expenses	1,174,672	1,476,048
<b>Operating profit/(loss) before value added tax (VAT) &amp; NBT</b>	<b>7,649,724</b>	<b>6,629,999</b>
Value Added Tax (VAT) on financial services	1,177,583	1,016,380
Nation Building Tax (NBT) on financial services	152,394	150,960
Debt Repayment Levy (DRL)	654,248	-
<b>Operating profit/(loss) after value added tax (VAT) &amp; NBT</b>	<b>5,665,499</b>	<b>5,462,659</b>
Share of profits of associates and joint ventures	-	-
<b>Profit/(Loss) before tax</b>	<b>5,665,499</b>	<b>5,462,659</b>
Income tax expenses	1,777,905	1,679,500
<b>Profit/(loss) for the period</b>	<b>3,887,594</b>	<b>3,783,159</b>
<b>Profit attributable to:</b>		
Owners of the parent	3,887,594	3,783,159
Non controlling interests	-	-
	3,887,594	3,783,159
<b>Earnings per share</b>		
Basic earnings per ordinary share	-	-
Diluted earnings per ordinary share	-	-

## Standard Chartered PLC

US \$m

Item	CONSOLIDATED INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2019 to 30/06/2019	From 01/01/2018 to 30/06/2018
Interest Income	9,843	8,227
Interest Expense	(5,225)	(3,866)
<b>Net interest income</b>	<b>4,618</b>	<b>4,361</b>
Fees and commission income	2,120	2,114
Fees and commission expense	(282)	(245)
Net trading income	994	966
Other operating income	380	431
<b>Non interest income</b>	<b>3,212</b>	<b>3,266</b>
<b>Operating income</b>	<b>7,830</b>	<b>7,627</b>
Staff costs	(3,577)	(3,578)
Premises costs	(191)	(373)
General administrative expenses	(953)	(808)
Depreciation and amortisation	(577)	(426)
<b>Operating expenses</b>	<b>(5,298)</b>	<b>(5,185)</b>
<b>Operating profit before impairment losses and taxation</b>	<b>2,532</b>	<b>2,442</b>
Credit Impairment	(254)	(214)
Other impairment	(44)	(50)
Profit/(Loss) from associates and joint ventures	180	168
<b>Profit before taxation</b>	<b>2,414</b>	<b>2,346</b>
Taxation	(918)	(753)
<b>Profit/(Loss) for the year</b>	<b>1,496</b>	<b>1,593</b>
<b>Profit/(loss) Attributable to :</b>		
Non - controlling interests	19	33
Parent company shareholders	1,477	1,560
<b>Profit/(Loss) for the year</b>	<b>1,496</b>	<b>1,593</b>
<b>Earnings per share:</b>		
Basic earnings/(loss) per ordinary share	38.0	40.7
Diluted earnings/(loss) per ordinary share	37.5	40.2

## Standard Chartered Bank, Sri Lanka

Rupees Thousands

Item	STATEMENT OF FINANCIAL POSITION	
	Current Period	Previous Period
	As at 30/09/2019	As at 31/12/2018 (Audited)
<b>Assets</b>		
Cash and cash equivalents	6,757,801	4,877,736
Balance with Central Bank	3,299,318	9,538,937
Placements with banks	15,785,141	21,460,287
Derivative Financial Instruments	3,210,763	6,486,135
Financial Assets recognised through profit or loss measured at fair value	7,749,874	3,243,069
Financial assets at amortised cost - Loans and Receivable to Banks	439,397	1,776,182
Financial assets at amortised cost - Loans and Advances	103,853,739	105,760,217
Financial assets measured at fair value through other comprehensive income	31,728,957	27,388,195
Property, Plant and Equipment	662,337	540,525
Deferred tax assets	-	35,915
Other Assets	5,780,949	4,461,213
<b>Total Assets</b>	<b>179,268,276</b>	<b>185,568,411</b>
<b>Liabilities</b>		
Due to banks	11,313,809	8,267,299
Derivative financial instruments	3,699,513	7,318,904
Financial liabilities at amortised cost - Due to depositors	119,458,044	130,598,390
Financial liabilities at amortised cost - Other Borrowers	92,054	58,824
Current tax liabilities	1,999,142	1,670,983
Deferred tax liabilities	71,820	-
Other provisions	26,033	163,354
Other liabilities	6,619,285	3,755,477
Due to subsidiaries	-	-
<b>Total Liabilities</b>	<b>143,279,700</b>	<b>151,833,231</b>
<b>Equity</b>		
Stated capital / Assigned capital	3,317,705	3,317,705
Statutory reserve fund	2,073,959	1,996,207
OCI reserve	308,869	(10,464)
Retained earnings	25,711,693	24,063,699
Revaluation Reserve	372,360	372,360
Other reserves	4,203,990	3,995,673
<b>Total shareholders' equity</b>	<b>35,988,576</b>	<b>33,735,180</b>
Non-controlling interest	-	-
<b>Total Equity</b>	<b>35,988,576</b>	<b>33,735,180</b>
<b>Total equity and liabilities</b>	<b>179,268,276</b>	<b>185,568,411</b>
<b>Contingent liabilities and commitments</b>	<b>286,225,317</b>	<b>279,392,074</b>
<b>Memorandum Information</b>		
Number of Employees	704	749
Number of Branches	8	8

## Standard Chartered PLC

US \$m

Item	CONSOLIDATED BALANCE SHEET	
	Current Period	Previous Period
	As at 30/06/2019	As at 31/12/2018 (Audited)
<b>ASSETS</b>		
Cash and Balances at Central Banks	58,822	57,511
Financial Assets held at Fair Value through Profit or Loss	93,402	87,132
Derivative Financial Instruments	49,237	45,621
Loans and Advances to Banks	59,210	61,414
Loans and Advances to Customers	263,595	256,557
Investment Securities	128,036	125,901
Other Assets	39,338	35,401
Current Tax Assets	507	492
Prepayments and Accrued Income	2,797	2,505
Interests in Associates and Joint Ventures	2,512	2,307
Goodwill and Intangible Assets	5,111	5,056
Property, Plant and Equipment	7,750	6,490
Deferred Tax Assets	924	1,047
Assets Classified as held for sale	1,263	1,328
<b>Total Assets</b>	<b>712,504</b>	<b>688,762</b>
<b>LIABILITIES</b>		
Deposits by Banks	30,783	29,715
Customer Accounts	401,597	391,013
Repurchase agreements and other similar secured borrowing	5,920	1,401
Financial Liabilities held at Fair Value through Profit or Loss	61,781	60,700
Derivative Financial Instruments	50,353	47,209
Debt Securities in Issue	46,672	46,454
Other Liabilities	42,752	38,309
Current Tax Liabilities	550	676
Accruals and Deferred Income	4,893	5,393
Subordinated Liabilities and Other Borrowed Funds	15,245	15,001
Deferred Tax Liabilities	549	563
Provision for Liabilities and Charges	393	1,330
Retirement Benefit Obligations	473	399
Liabilities included in disposal group held for sale	104	247
<b>Total Liabilities</b>	<b>662,065</b>	<b>638,410</b>
<b>EQUITY</b>		
Share Capital and Share premium account	7,109	7,111
Other Reserves	11,640	11,878
Retained earnings	26,318	26,129
<b>Total Parent Company Shareholders' Equity</b>	<b>45,067</b>	<b>45,118</b>
Other equity instruments	4,961	4,961
<b>Total Equity excluding non - controlling interests</b>	<b>50,028</b>	<b>50,079</b>
Non - controlling interests	411	273
<b>Total Equity</b>	<b>50,439</b>	<b>50,352</b>
<b>Total equity and liabilities</b>	<b>712,504</b>	<b>688,762</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	<b>194,631</b>	<b>193,662</b>

## Standard Chartered Bank, Sri Lanka

Rupees Thousands

Item	COMPREHENSIVE INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2019 to 30/09/2019	From 01/01/2018 to 30/09/2018
<b>Profit/(Loss) for the period</b>	<b>3,887,594</b>	<b>3,783,159</b>
<b>Other Comprehensive income, net of tax</b>		
<b>Items that will be reclassified to Income Statement</b>		
Exchange differences on translation of foreign operations	208,317	410,584
Net gains/(losses) on investments in debt instruments measured at fair value through OCI	251,593	(219,379)
Less: Tax expense relating to items that will be reclassified to income statement	(70,446)	61,426
<b>Items that will not be reclassified to Income Statement</b>		
Re-measurement of post-employment benefit obligations	(44,891)	-
Less: Tax expense relating to items that will not be reclassified to income statement	12,569	-
<b>Total comprehensive income for the period, net of taxes</b>	<b>357,142</b>	<b>252,631</b>
<b>Total comprehensive income for the period</b>	<b>4,244,736</b>	<b>4,035,790</b>
<b>Attributable to:</b>		
Equity holders of the parent	4,244,736	4,035,790
Non controlling interests	-	-
	4,244,736	4,035,790

## Standard Chartered PLC

US \$m

Item	CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME	
	Current Period	Previous Period
	From 01/01/2019 to 30/06/2019	From 01/01/2018 to 30/06/2018
<b>Profit/(Loss) for the year</b>	<b>1,496</b>	<b>1,593</b>
<b>Other comprehensive (loss) / income:</b>		
<b>Items that will not be reclassified to Income Statement:</b>		
Own credit gains/(losses) on financial liabilities designated at fair value through profit or loss	(392)	136
Equity instruments at fair value through other comprehensive income	13	19
Actuarial (losses)/gain on retirement benefit obligations	(49)	105
Taxation relating to components of other comprehensive income	44	(7)
<b>Items that may be reclassified subsequently to income statement:</b>		
Exchange differences on translation of foreign operations:		
Net (losses)/gains taken to equity	(159)	(1,008)
Net gains/(losses) on net investment hedges	73	216
Share of other comprehensive loss from associates and joint ventures	3	16
Debt instruments at fair value through other comprehensive income/available-for-sale investments:		
Net valuation (losses)/gains taken to equity	291	(119)
Reclassified to income statement	(58)	13
Net impact of expected credit losses	3	(8)
Cashflow hedges:		
Net (losses)/gains taken to equity	(79)	49
Reclassified to income statement	7	5
Taxation relating to components of other comprehensive income	(16)	10
<b>Other comprehensive (loss)/income for the year, net of taxation</b>	<b>(319)</b>	<b>(573)</b>
<b>Total comprehensive income for the year</b>	<b>1,177</b>	<b>1,020</b>
<b>Total comprehensive (loss) / income attributable to:</b>		
Non-controlling interests	11	25
Parent company shareholders	1,166	995
<b>Total comprehensive Income/(loss) for the period</b>	<b>1,177</b>	<b>1,020</b>

## Standard Chartered Bank, Sri Lanka

Rupees Thousands

Item	STATEMENT OF CASH FLOW	
	Current Period	Previous Period
	30/09/2019	30/09/2018
<b>Cash flows from operating activities</b>		
<b>Profit before tax</b>	<b>5,665,499</b>	<b>5,462,659</b>
<b>Adjustment for:</b>		
Depreciation and amortisation	128,126	101,455
Net impairment loss on loans and advances	361,106	230,373
Net interest income	(6,850,185)	(6,355,278)
Provision for employee benefits	-	-
Gain on sale of property, plant and equipment	(30,381)	(1,840)
	(725,835)	(562,631)
Change in Statutory Deposits with Central Bank of Sri Lanka (CBSL)	6,239,619	(931,765)
Change in placements with banks	5,675,146	11,329,771
Change in Financial assets at amortised cost - Loans and Receivable to Banks	1,336,785	5,305,090
Change in Financial assets at amortised cost - loans and receivables to other customers	1,906,478	(11,640,863)
Change in other assets	(623,597)	(6,731,349)
Change in due from banks	3,046,510	(6,400,550)
Change in Financial Liabilities - other borrowers	33,230	(456,587)
Change in Financial Liabilities - due to depositors	(11,140,346)	17,886,346
Change in derivative financial instruments	(344,019)	69,711
Change in other liabilities and provisions	2,017,264	7,072,778
Interest received	11,864,603	10,741,076
Interest paid	(4,420,266)	(3,995,691)
Tax paid	(2,246,396)	(2,544,787)
Net cash generated from/(used in) operating activities	12,619,176	19,140,549
<b>Cash flows from investing activities</b>		
Net Acquisition of Financial assets recognised through profit or loss measured at fair value	(4,283,059)	(6,324,450)
Net Acquisition of Financial assets recognised at measured at fair value through other comprehensive income	(4,132,445)	(4,017,167)
Acquisition of property, plant and equipment	(215,607)	(39,642)
Proceeds from the sale of property, plant and equipment	21,526	11,232
<b>Net cash (used in)/from investing activities</b>	<b>(8,609,585)</b>	<b>(10,370,027)</b>
<b>Cash flows from financing activities</b>		
Amounts transferred to head office	(2,129,526)	(1,512,113)
<b>Net cash used in financing activities</b>	<b>(2,129,526)</b>	<b>(1,512,113)</b>
Net increase/(decrease) in cash & cash equivalents	1,880,065	7,258,409
Cash and cash equivalents at the beginning of the period	4,877,736	9,065,723
<b>Cash and cash equivalents at the end of the period</b>	<b>6,757,801</b>	<b>16,324,132</b>

## Standard Chartered PLC

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Item	CONSOLIDATED CASH FLOW STATEMENT	
	Current Period	Previous Period
	30/06/2019	30/06/2018
<b>Cash flows from operating activities</b>		
<b>Profit before taxation</b>	<b>2,414</b>	<b>2,346</b>
Adjustments for Non-cash items and other adjustments included within income statement	1,092	1,183
Change in operating assets	(22,546)	(28,843)
Change in operating liabilities	23,187	39,994
Contributions to defined benefit schemes	(27)	(38)
UK and overseas taxes paid	(929)	(330)
<b>Net cash (used in)/from operating activities</b>	<b>3,191</b>	<b>14,312</b>
<b>cash flows from investing activities</b>		
Purchase of property, plant and equipment	(135)	(64)
Disposal of property, plant and equipment	21	3
Dividends received from subsidiaries, associates and joint ventures	1	3
Disposal of subsidiaries	3	-
Purchase of investment securities	(135,488)	(143,903)
Disposal and maturity of investment securities	132,444	134,847
<b>Net cash used in investing activities</b>	<b>(3,154)</b>	<b>(9,114)</b>
<b>Net cash flows from financing activities</b>		
Issue of ordinary and preference share capital, net of expenses	25	4
Treasury share issuance	4	7
Treasury share purchase	(136)	-
Cancellation of shares including share buy-back	(486)	-
Gross Proceeds from issue of subordinated liabilities	-	500
Interest paid		

Standard Chartered PLC

US \$m

Assets	Assets at fair value						Assets held at amortised cost	Total
	Trading	Derivatives held for hedging	Non-trading mandatorily at fair value through profit or loss	Designated at fair value through profit or loss	Fair value through other comprehensive income	Total financial assets at fair value		
Cash and balances at central banks	-	-	-	-	-	-	58,822	58,822
Financial assets held at fair value through profit or loss								
Loans and advances to banks	152	-	3,501	-	-	3,653	-	3,653
Loans and advances to customers	1,619	-	4,571	-	-	6,190	-	6,190
Reverse repurchase agreements and other similar secured lending	-	-	54,065	-	-	54,065	-	54,065
Debt Securities and other eligible bills	26,889	-	739	307	-	27,935	-	27,935
Equity shares	1,094	-	357	108	-	1,559	-	1,559
Derivative financial instruments	29,754	824	63,233	415	-	93,402	-	93,402
Loans and advances to banks	48,413	-	-	-	-	49,237	-	49,237
of which: reverse repurchase agreements and other similar secured lending	-	-	-	-	-	-	59,210	59,210
Loans and advances to customers	-	-	-	-	-	-	1,145	1,145
of which: reverse repurchase agreements and other similar secured lending	-	-	-	-	-	-	263,595	263,595
Investment securities	-	-	-	-	-	-	2,704	2,704
Debt Securities and other eligible bills	-	-	-	-	115,603	115,603	12,150	127,753
Equity shares	-	-	-	-	283	283	-	283
Other assets	-	-	-	-	115,886	115,886	12,150	128,036
Assets held for sale	72	-	293	526	-	891	141	1,032
<b>Total at 30th June 2019</b>	<b>78,239</b>	<b>824</b>	<b>63,526</b>	<b>941</b>	<b>115,886</b>	<b>259,416</b>	<b>430,152</b>	<b>689,568</b>
Cash and balances at central banks	-	-	-	-	-	-	57,511	57,511
Financial assets held at fair value through profit or loss								
Loans and advances to banks	146	-	3,622	-	-	3,768	-	3,768
Loans and advances to customers	1,074	-	3,854	-	-	4,928	-	4,928
Reverse repurchase agreements and other similar secured lending	-	-	54,769	-	-	54,769	-	54,769
Debt Securities and other eligible bills	21,246	-	393	337	-	21,976	-	21,976
Equity shares	1,347	-	233	111	-	1,691	-	1,691
Derivative financial instruments	23,813	-	62,871	448	-	87,132	-	87,132
Loans and advances to banks	45,108	513	-	-	-	45,621	-	45,621
of which: reverse repurchase agreements and other similar secured lending	-	-	-	-	-	-	61,414	61,414
Loans and advances to customers	-	-	-	-	-	-	3,815	3,815
of which: reverse repurchase agreements and other similar secured lending	-	-	-	-	-	-	256,557	256,557
Investment securities	-	-	-	-	-	-	3,151	3,151
Debt Securities and other eligible bills	-	-	-	-	116,335	116,335	9,303	125,638
Equity shares	-	-	-	-	263	263	-	263
Other assets	-	-	-	-	116,598	116,598	9,303	125,901
Assets held for sale	78	-	358	451	-	887	135	1,022
<b>Total at 31st December 2018</b>	<b>68,999</b>	<b>513</b>	<b>63,229</b>	<b>899</b>	<b>116,598</b>	<b>250,238</b>	<b>417,598</b>	<b>667,836</b>

Liabilities	Liabilities at fair value				Amortised Cost	Total
	Trading	Derivatives held for hedging	Designated at fair value through profit or loss	Total financial liabilities at fair value		
Financial liabilities held at fair value through profit or loss						
Deposits by banks	-	-	757	757	-	757
Customer accounts	-	-	6,889	6,889	-	6,889
Repurchase agreements and other similar secured borrowing	-	-	39,834	39,834	-	39,834
Debt securities in issue	-	-	9,272	9,272	-	9,272
Short Positions	5,029	-	-	5,029	-	5,029
Derivative financial instruments	5,029	-	56,752	61,781	-	61,781
Other assets	48,491	1,862	-	50,353	-	50,353
Deposits by banks	-	-	-	-	30,783	30,783
Customer accounts	-	-	-	-	401,597	401,597
Repurchase agreements and other similar secured borrowing	-	-	-	-	5,920	5,920
Debt securities in issue	-	-	-	-	46,672	46,672
Other Liabilities	-	-	-	-	41,083	41,083
Subordinated liabilities and other borrowed funds	-	-	-	-	15,245	15,245
Liabilities included in disposal group held for sale	40	-	-	40	-	40
<b>Total at 30th June 2019</b>	<b>53,560</b>	<b>1,862</b>	<b>56,752</b>	<b>112,174</b>	<b>541,300</b>	<b>653,474</b>
Financial liabilities held at fair value through profit or loss						
Deposits by banks	-	-	318	318	-	318
Customer accounts	-	-	6,751	6,751	-	6,751
Repurchase agreements and other similar secured borrowing	-	-	43,000	43,000	-	43,000
Debt securities in issue	-	-	7,405	7,405	-	7,405
Short Positions	3,226	-	-	3,226	-	3,226
Derivative financial instruments	3,226	-	57,474	60,700	-	60,700
Other assets	45,580	1,629	-	47,209	-	47,209
Deposits by banks	-	-	-	-	29,715	29,715
Customer accounts	-	-	-	-	391,013	391,013
Repurchase agreements and other similar secured borrowing	-	-	-	-	1,401	1,401
Debt securities in issue	-	-	-	-	46,454	46,454
Other Liabilities	-	-	-	-	37,945	37,945
Subordinated liabilities and other borrowed funds	-	-	-	-	15,001	15,001
Liabilities included in disposal group held for sale	198	-	-	198	-	198
<b>Total at 31st December 2018</b>	<b>49,004</b>	<b>1,629</b>	<b>57,474</b>	<b>108,107</b>	<b>521,529</b>	<b>629,636</b>

Standard Chartered Bank, Sri Lanka

Rupees Thousands

ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT	Current Period as at 30/09/2019	Previous Period as at 31/12/2018 (Audited)
	<b>Product-wise Gross loans and advances</b>	
Overdrafts	14,040,431	15,499,522
Trade finance	9,499,449	13,521,066
Credit cards	6,765,027	7,254,047
Personal Loans	11,170,317	10,669,510
Corporate Loans	20,968,424	20,720,363
<b>Sub total</b>	<b>62,443,648</b>	<b>67,664,508</b>
<b>By product - Foreign currency</b>		
Overdrafts	6,701,584	5,788,049
Trade finance	20,402,046	19,020,756
Personal Loans	214,389	43,269
Corporate Loans	15,635,849	14,788,958
<b>Sub total</b>	<b>42,953,868</b>	<b>39,641,032</b>
<b>Total - Gross loans &amp; advances</b>	<b>105,397,516</b>	<b>107,305,540</b>
Impairment for expected credit losses	(1,543,777)	(1,545,323)
<b>Total - Net loans &amp; advances</b>	<b>103,853,739</b>	<b>105,760,217</b>
<b>Product-wise commitments and contingencies</b>		
<b>By product - Domestic currency</b>		
Bonds & Guarantees	30,542,400	34,314,746
Undrawn credit lines	29,780,529	21,902,528
Other commitments - Documentary Credits	50,980	51,018
Other contingencies - Acceptance	165,861	256,669
<b>Sub total</b>	<b>60,539,771</b>	<b>56,524,961</b>
<b>By product - Foreign currency</b>		
Bonds & Guarantees	60,892,629	65,985,354
Undrawn credit lines	7,936,448	10,241,023
Other commitments - Documentary Credits	9,985,115	16,858,532
Other commitments - Forward exchange and Other Derivative contracts	135,176,069	123,185,515
Other contingencies - Acceptance	11,695,286	6,596,689
<b>Sub total</b>	<b>225,685,547</b>	<b>222,867,113</b>
<b>Total</b>	<b>286,225,317</b>	<b>279,392,074</b>
<b>ANALYSIS OF DEPOSITS</b>		
<b>By product-Domestic Currency</b>		
Demand deposits (current accounts)	18,075,523	19,092,101
Savings deposits	22,236,289	21,836,572
Fixed deposits	26,344,700	31,220,643
Others	527,387	4,028,500
<b>Sub total</b>	<b>67,183,899</b>	<b>76,177,817</b>
<b>By product- Foreign Currency</b>		
Demand deposits (current accounts)	14,379,480	17,538,314
Savings deposits	15,711,928	13,447,124
Fixed deposits	21,792,621	22,237,568
Others	390,116	1,197,567
<b>Sub total</b>	<b>52,274,145</b>	<b>54,420,573</b>
<b>Total</b>	<b>119,458,044</b>	<b>130,598,390</b>

Standard Chartered Bank, Sri Lanka

Rupees Thousands

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS				
As at 30/09/2019	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	6,757,801	-	-	6,757,801
Balances with central banks	3,299,318	-	-	3,299,318
Placements with banks	15,785,141	-	-	15,785,141
Derivative financial instruments	-	3,210,763	-	3,210,763
Loans and advances	104,293,136	-	-	104,293,136
Debt instruments	-	7,749,874	31,727,117	39,476,991
Equity instruments	-	-	1,840	1,840
Others	-	-	-	-
<b>Total financial assets</b>	<b>130,135,396</b>	<b>10,960,637</b>	<b>31,728,957</b>	<b>17,824,990</b>
<b>LIABILITIES</b>				
Due to Bank	-	11,313,809	-	11,313,809
Derivative financial instruments	-	-	3,699,513	3,699,513
Financial liabilities - due to depositors	-	119,458,044	-	119,458,044
Financial liabilities - due to borrowers	-	92,054	-	92,054
Others	-	-	-	-
<b>Total financial liabilities</b>	<b>-</b>	<b>130,863,907</b>	<b>3,699,513</b>	<b>134,563,420</b>
<b>As at 31/12/2018 (Audited)</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
Cash and cash equivalents	4,877,736	-	-	4,877,736
Balances with central banks	9,538,937	-	-	9,538,937
Placements with banks	21,460,287	-	-	21,460,287
Derivative financial instruments	-	6,486,135	-	6,486,135
Loans and advances	107,517,923	-	-	107,517,923
Debt instruments	-	3,243,069	27,386,355	30,629,424
Equity instruments	-	-	1,840	1,840
Others	-	-	-	-
<b>Total financial assets</b>	<b>143,394,883</b>	<b>9,729,204</b>	<b>27,388,195</b>	<b>180,512,282</b>
<b>LIABILITIES</b>				
Due to Bank	-	8,267,299	-	8,267,299
Derivative financial instruments	-	-	7,318,904	7,318,904
Financial liabilities - due to depositors	-	130,598,390	-	130,598,390
Financial liabilities - due to borrowers	-	58,824	-	58,824
Others	-	-	-	-
<b>Total financial liabilities</b>	<b>-</b>	<b>138,924,513</b>	<b>7,318,904</b>	<b>146,243,417</b>
AC - Financial assets/liabilities measured at amortised cost	FVOCI - Financial assets measured at fair value through other comprehensive income			
FVPL - Financial assets/liabilities measured at fair value through profit or loss				

Standard Chartered Bank, Sri Lanka

Rupees Thousands

STAGE-WISE IMPAIRMENT ON LOANS AND ADVANCES	Current Period as at 30/09/2019	Previous Period as at 31/12/2018 (Audited)
	<b>Gross loans and advances</b>	<b>105,397,516</b>
Accumulated impairment under stage 1	287,559	191,416
Accumulated impairment under stage 2	147,984	226,854
Accumulated impairment under stage 3	1,108,234	1,127,053
<b>Net value of loans and advances</b>	<b>103,853,739</b>	<b>105,760,217</b>
<b>Gross commitments &amp; contingencies</b>	<b>286,225,317</b>	<b>279,392,074</b>
Accumulated impairment under stage 1	84,829	82,715
Accumulated impairment under stage 2	20,102	54,477
Accumulated impairment under stage 3	-	-
<b>Net value of commitments &amp; contingencies</b>	<b>286,120,386</b>	<b>279,254,882</b>
<b>Movement of impairment during the period Under Stage 1</b>		
Opening balance	98,897	335,375
Transition impact of SLFRS 9	-	(103,115)
Charge/(Write back) to income statement	258,997	(137,032)
Write-off during the year	-	-
Other movements	(320)	3,669
<b>Closing balance</b>	<b>357,574</b>	<b>98,897</b>
<b>Under Stage 2</b>		
Opening balance	499,208	-
Transition impact of SLFRS 9	-	625,220
Charge/(Write back) to income statement	(132,758)	(148,931)
Write-off during the year	-	-
Other movements	(1,618)	22,919
<b>Closing balance</b>	<b>364,832</b>	<b>499,208</b>
<b>Under Stage 3</b>		
Opening balance	1,127,053	701,944
Transition impact of SLFRS 9	-	-
Charge/(Write back) to income statement	234,867	697,385
Write-off during the year	(253,686)	(272,855)
Other movements	579	579
<b>Closing balance</b>	<b>1,108,234</b>	<b>1,127,053</b>
<b>Total impairment</b>	<b>1,830,640</b>	<b>1,725,157</b>
<i>Portfolio impairment provisions under LKAS39 in the comparative reporting period is disclosed as Stage 1 impairment provisions in the above tables.</i>		
<b>CERTIFICATION</b>		
The financial information summarised above for the nine months ended 30		