

**Standard Chartered Bank, Sri Lanka** Rupees Thousands

Item	INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2018 to 30/06/2018	From 01/01/2017 to 30/06/2017
Interest income	6,206,224	5,542,014
Interest expense	1,958,467	1,469,320
<b>Net interest income</b>	<b>4,247,757</b>	<b>4,072,694</b>
Fees and Commission income	1,018,123	1,012,213
Fees and Commission expenses	(47,948)	(18,527)
<b>Net fee and Commission income</b>	<b>970,175</b>	<b>993,686</b>
Net gain/(loss) from trading	1,251,324	954,576
Net fair value gains/(losses) on:		
financial assets at fair value through profit or loss	(58,343)	121,111
financial liabilities at fair value through profit or loss	-	-
Net gains/(losses) on derecognition of financial assets:		
at fair value through profit or loss	-	-
at amortised cost	-	-
at fair value through other comprehensive income	-	-
Other operating income(net)	153,814	112,877
<b>Total operating income</b>	<b>6,564,727</b>	<b>6,254,944</b>
Impairment charges	62,819	5,555
<b>Net operating income</b>	<b>6,501,908</b>	<b>6,249,389</b>
Personnel expenses	925,505	1,013,861
Depreciation and amortisation	82,532	80,171
Other expenses	932,328	684,358
<b>Operating profit/(loss) before value added tax (VAT) &amp; NBT</b>	<b>4,561,543</b>	<b>4,470,999</b>
VAT & NBT on financial services	854,196	784,441
<b>Operating profit/(loss) after value added tax (VAT) &amp; NBT</b>	<b>3,707,347</b>	<b>3,686,558</b>
Share of profits of associates and joint ventures	-	-
<b>Profit/(Loss) before tax</b>	<b>3,707,347</b>	<b>3,686,558</b>
Tax expenses	1,071,688	1,196,184
<b>Profit/(loss) for the period</b>	<b>2,635,659</b>	<b>2,490,374</b>
<b>Profit attributable to:</b>		
Equity holders of the parent	2,635,659	2,490,374
Non-controlling interests	-	-
	2,635,659	2,490,374
<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 01/01/2018 to 30/06/2018	From 01/01/2017 to 30/06/2017
Interest Income	8,227	6,785
Interest Expense	(3,866)	(2,819)
<b>Net interest income</b>	<b>4,361</b>	<b>3,966</b>
Fees and commission income	2,114	1,981
Fees and commission expense	(245)	(248)
<b>Net fees and commission income</b>	<b>1,869</b>	<b>1,733</b>
Net trading income	966	973
Other operating income	431	549
<b>Operating income</b>	<b>7,627</b>	<b>7,221</b>
Staff costs	(3,578)	(3,263)
Premises costs	(373)	(386)
General administrative expenses	(808)	(836)
Depreciation and amortisation	(426)	(385)
<b>Operating expenses</b>	<b>(5,185)</b>	<b>(4,870)</b>
<b>Operating profit before impairment losses and taxation</b>	<b>2,442</b>	<b>2,351</b>
Credit impairment	(214)	(655)
Other impairment	-	-
Goodwill impairment	-	-
Other	(50)	(93)
Profit from associates and joint ventures	168	151
<b>Profit before taxation</b>	<b>2,346</b>	<b>1,754</b>
Taxation	(753)	(548)
<b>Profit for the period</b>	<b>1,593</b>	<b>1,206</b>
<b>Profit Attributable to:</b>		
Non-controlling interests	33	10
Parent company shareholders	1,560	1,196
<b>Profit for the period</b>	<b>1,593</b>	<b>1,206</b>
<b>Earnings per share:</b>		
Basic earnings/(loss) per ordinary share	40.7	29.5
Diluted earnings/(loss) per ordinary share	40.2	29.2

**Standard Chartered Bank, Sri Lanka** Rupees Thousands

Item	STATEMENT OF FINANCIAL POSITION	
	Current Period	Previous Period
	As at 30/06/2018	As at 31/12/2017 (Audited)
<b>Assets</b>		
Cash and cash equivalents	16,913,065	9,065,723
Balance with central banks	5,487,374	4,157,993
Placements with banks	24,257,571	35,262,703
Derivative financial Instruments	1,775,973	1,492,680
Financial assets measured at fair value through profit or loss	5,984,091	1,758,455
Financial assets designated at fair value through Profit or loss	-	-
Financial assets at amortised cost - loans and advances	86,999,308	80,109,582
Financial assets at amortised cost - debt instruments	-	-
Financial assets measured at fair value through other comprehensive income	33,622,405	26,235,643
Investments in subsidiaries	-	-
Investments in associates and joint ventures	-	-
Property, Plant and Equipment	510,214	586,878
Investment properties	-	-
Goodwill and intangible assets	-	-
Deferred tax assets	60,808	8,349
Surplus on Defined Benefit Scheme	261,241	274,179
Other Assets	8,599,625	3,338,993
<b>Total Assets</b>	<b>184,481,675</b>	<b>162,291,178</b>
<b>Liabilities</b>		
Due to banks	7,395,724	14,439,370
Derivative financial instruments	1,671,159	1,456,758
Financial liabilities measured at fair value through profit or loss	-	-
Financial liabilities designated at fair value through profit or loss	-	-
Financial liabilities at amortised cost - due to depositors	129,553,618	107,677,939
Financial liabilities at amortised cost - due to other borrowers	663,196	503,945
Due to subsidiaries	-	-
Current tax liabilities	2,379,646	1,342,892
Deferred tax liabilities	-	-
Other provisions	22,844	21,951
Other liabilities	9,355,076	5,664,340
<b>Total Liabilities</b>	<b>151,041,063</b>	<b>131,107,195</b>
<b>Equity</b>		
Stated capital/Assigned capital	3,317,705	3,317,705
Statutory reserve fund	1,947,911	1,895,198
Retained earnings	24,694,666	22,111,720
Other reserves	3,480,330	3,859,360
<b>Total shareholders' equity</b>	<b>33,440,612</b>	<b>31,183,983</b>
Non-controlling interest	-	-
<b>Total Equity</b>	<b>33,440,612</b>	<b>31,183,983</b>
<b>Total equity and liabilities</b>	<b>184,481,675</b>	<b>162,291,178</b>
<b>Contingent liabilities and commitments</b>	<b>269,386,265</b>	<b>218,155,765</b>
<b>Memorandum Information</b>		
Number of Employees	724	686
Number of Branches	8	8

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED BALANCE SHEET	
	Current Period	Previous Period
	As at 30/06/2018	As at 31/12/2017 (Audited)
<b>ASSETS</b>		
Cash and Balances at Central Banks	58,213	58,864
Financial Assets held at Fair Value through Profit or Loss	79,869	27,564
Derivative Financial Instruments	51,780	47,031
Loans and Advances to Banks	55,603	57,494
Loans and Advances to Customers	255,100	248,707
Reverse repurchase agreements and other similar secured lending	12,781	54,275
Investment Securities	123,081	117,025
Other Assets	39,068	33,490
Current Tax Assets	366	491
Prepayments and Accrued Income	2,418	2,307
Interests in Associates and Joint Ventures	2,345	2,307
Goodwill and Intangible Assets	4,974	5,013
Property, Plant and Equipment	7,326	7,211
Deferred Tax Assets	1,290	1,177
Assets Classified as held for sale	660	545
<b>Total Assets</b>	<b>694,874</b>	<b>663,501</b>
<b>LIABILITIES</b>		
Deposits by Banks	30,816	30,945
Customer Accounts	382,107	370,509
Repurchase agreements and other similar secured borrowing	5,863	39,783
Financial Liabilities held at Fair Value through Profit or Loss	63,274	16,633
Derivative Financial Instruments	52,962	48,101
Debt Securities in Issue	46,196	46,379
Other Liabilities	40,544	35,257
Current Tax Liabilities	622	376
Accruals and Deferred Income	4,752	5,493
Subordinated Liabilities and Other Borrowed Funds	15,047	17,176
Deferred Tax Liabilities	455	404
Provision for Liabilities and Charges	400	183
Retirement Benefit Obligations	348	455
<b>Total Liabilities</b>	<b>643,386</b>	<b>611,694</b>
<b>EQUITY</b>		
Share Capital and Share premium account	7,101	7,097
Other Reserves	11,889	12,767
Retained earnings	27,106	26,641
<b>Total Parent Company Shareholders' Equity</b>	<b>46,196</b>	<b>46,505</b>
Other equity instruments	4,961	4,961
<b>Total Equity excluding non-controlling interests</b>	<b>51,157</b>	<b>51,466</b>
Non-controlling interests	331	341
<b>Total Equity</b>	<b>51,488</b>	<b>51,807</b>
<b>Total equity and liabilities</b>	<b>694,874</b>	<b>663,501</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	<b>229,949</b>	<b>224,875</b>

**Standard Chartered Bank, Sri Lanka** Rupees Thousands

Item	COMPREHENSIVE INCOME STATEMENT	
	Current Period	Previous Period
	From 01/01/2018 to 30/06/2018	From 01/01/2017 to 30/06/2017
<b>Profit/(Loss) for the period</b>	<b>2,635,659</b>	<b>2,490,374</b>
<b>Items that will be reclassified to profit or loss</b>		
Exchange differences on translation of foreign operations	135,969	66,588
Net gains/(losses) on cash flow hedges	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	(177,607)	167,080
Share of profits of associates and joint ventures	-	-
Others	-	-
Less: Tax expense relating to items that will be reclassified to profit or loss	49,730	(46,782)
<b>Items that will not be reclassified to profit or loss</b>		
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-
Remeasurement of post - employment benefit obligations	-	-
Changes in revaluation surplus	-	-
Share of profits of associates and joint ventures	-	-
Others	-	-
Less: Tax expense relating to items that will not be reclassified to profit or loss	-	-
<b>Other comprehensive income for the period, net of tax</b>	<b>8,092</b>	<b>186,886</b>
<b>Total comprehensive income for the period</b>	<b>2,643,751</b>	<b>2,677,260</b>
<b>Attributable to:</b>		
Owners of the parent	2,643,751	2,677,260
Non-controlling interests	-	-
	2,643,751	2,677,260

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME	
	Current Period	Previous Period
	From 01/01/2018 to 30/06/2018	From 01/01/2017 to 30/06/2017
<b>Profit for the period</b>	<b>1,593</b>	<b>1,206</b>
<b>Other comprehensive income (loss)</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	136	(310)
Equity instruments at fair value through other comprehensive income	19	-
Actuarial gains/(losses) on retirement benefit obligations	105	(29)
Taxation relating to components of other comprehensive income	(7)	(2)
<b>Items that may be reclassified subsequently to income statement:</b>		
Exchange differences on translation of foreign operations:		
Net (losses)/gains taken to equity	(1,008)	892
Net gains/(losses) on net investment hedges	216	(111)
Share of other comprehensive income/(loss) from associates and joint ventures	16	(15)
Debt instruments at fair value through other comprehensive income/available for sale investments:		
Net valuation (losses)/gains taken to equity	(119)	315
Reclassified to income statement	13	(102)
Net impact of expected credit losses	(8)	-
Cash flow hedges:		
Net gains taken to equity	49	32
Reclassified to income statement	5	-
Taxation relating to components of other comprehensive income	10	(8)
<b>Other comprehensive (loss)/income for the period, net of taxation</b>	<b>(573)</b>	<b>662</b>
<b>Total comprehensive income for the period</b>	<b>1,020</b>	<b>1,868</b>
<b>Total comprehensive income attributable to:</b>		
Non-controlling interests	25	13
Parent company shareholders	995	1,855
	1,020	1,868

**Standard Chartered Bank, Sri Lanka** Rupees Thousands

Item	STATEMENT OF CASHFLOW	
	Current Period	Previous Period
	30/06/2018	30/06/2017
<b>Cash flows from operating activities</b>		
<b>Profit before tax</b>	<b>3,707,347</b>	<b>3,686,558</b>
<b>Adjustment for:</b>		
Depreciation and amortisation	82,532	80,171
Net impairment loss on loans and advances	62,819	5,555
Net interest income	(4,247,757)	(4,072,695)
Provision for employee benefits	-	-
(Gain)/Loss on sale of property, plant and equipment	(1,018)	(5,720)
	<b>(396,077)</b>	<b>(306,131)</b>
Change in Statutory Deposits with Central Bank of Sri Lanka (CBSL)	(1,339,381)	(503,781)
Change in placements with banks	11,005,132	19,786,612
Change in loans and receivables to other customers	(6,889,726)	(12,718,344)
Change in other assets	(5,260,633)	(5,058,937)
Change in due to banks	(7,043,646)	739,183
Change in due to other borrowers	159,251	386,970
Change in due to depositors	21,875,679	(18,623,830)
Change in derivative financial instruments	(68,891)	(232,155)
Change in other liabilities and provisions	4,867,089	14,881,248
Interest received	7,554,450	6,256,971
Interest paid	(3,001,567)	(1,469,319)
Tax paid	(1,736,747)	(2,095,850)
<b>Net cash generated from/(used in) operating activities</b>	<b>19,724,933</b>	<b>1,042,637</b>
<b>Cash flows from investing activities</b>		
Net Sale/(Acquisition) of Sri Lanka Government Securities measured at fair value through profit and loss	(4,283,980)	(2,508,936)
Net Acquisition of Sri Lanka Government Securities measured at fair value through OCI	(7,564,369)	2,726,619
Acquisition of property, plant and equipment	(40,474)	(39,783)
Proceeds from the sale of property, plant and equipment	11,232	11,140
<b>Net cash (used in)/from investing activities</b>	<b>(11,877,591)</b>	<b>189,040</b>
<b>Cash flows from financing activities</b>		
Amounts transferred to head office	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
Net increase/(decrease) in cash & cash equivalents	7,847,342	1,231,677
Cash and cash equivalents at the beginning of the period	9,065,723	6,886,081
Exchange difference in respect of cash & cash equivalents	-	-
<b>Cash and cash equivalents at the end of the period</b>	<b>16,913,065</b>	<b>8,117,758</b>

**Standard Chartered PLC** US \$m

Item	CONSOLIDATED STATEMENT OF CASHFLOW	
	Current Period	Previous Period
	30/06/2018	30/06/2017
<b>Cash flows from operating activities</b>		
<b>Profit before taxation</b>	<b>2,346</b>	<b>1,754</b>
Adjustments for Non-cash items and other adjustments included within income statement	1,183	1,034
Change in operating assets	(28,843)	(6,951)
Change in operating liabilities	39,994	2,415
Contributions to defined benefit schemes	(38)	(50)
UK and overseas taxes paid	(330)	(459)
<b>Net cash (used in)/from operating activities</b>	<b>14,312</b>	<b>(2,257)</b>
<b>cash flows from investing activities</b>		
Purchase of property, plant and equipment	(64)	(57)
Disposal of property, plant and equipment	3	27
Acquisition of Investment in subsidiaries, associates and joint ventures, net of cash acquired	-	(44)
Dividends received from associates and joint ventures	3	1
Disposal of subsidiaries	-	24
Purchase of investment securities	(143,	

Standard Chartered PLC

US \$m

	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	-	-	-	-	-	-	58,213	58,213
<b>Financial assets held at fair value through profit or loss</b>								
Loans and advances to banks	175	-	3,069	-	-	3,244	-	3,244
Loans and advances to customers	1,572	-	2,138	-	-	3,710	-	3,710
Reverse repurchase agreements and other similar secured lending	-	-	51,640	-	-	51,640	-	51,640
Debt Securities and other eligible bills	18,785	-	386	367	-	19,538	-	19,538
Equity shares	740	-	514	483	-	1,737	-	1,737
Derivative financial instruments	21,272	763	57,747	850	-	79,869	-	79,869
Loans and advances to banks	51,017	-	-	-	-	51,780	-	51,780
Loans and advances to customers	-	-	-	-	-	255,100	-	255,100
Reverse repurchase agreements and other similar secured lending	-	-	-	-	-	12,781	-	12,781
<b>Investment securities</b>								
Debt Securities and other eligible bills	-	-	-	-	115,965	115,965	6,866	122,831
Equity shares	-	-	-	-	250	250	-	250
Other assets	-	-	-	-	116,215	116,215	6,866	123,081
Assets held for sale	-	-	-	511	-	511	2	513
<b>Total at 30 June 2018</b>	<b>72,289</b>	<b>763</b>	<b>57,747</b>	<b>1,361</b>	<b>116,215</b>	<b>248,375</b>	<b>423,006</b>	<b>671,381</b>

	Assets at fair value					Assets at amortised cost		Total
	Trading	Derivatives held for hedging	Designated at fair value through profit or loss	Available for sale	Total financial assets at fair value	Loans and receivables	Held to maturity	
Cash and balances at central banks	-	-	-	-	-	58,864	-	58,864
<b>Financial assets held at fair value through profit or loss</b>								
Loans and advances to banks	320	-	2,252	-	2,572	-	-	2,572
Loans and advances to customers	1,699	-	1,229	-	2,918	-	-	2,918
Reverse repurchase agreements and other similar secured lending	454	-	458	-	912	-	-	912
Debt Securities and other eligible bills	19,318	-	393	-	19,711	-	-	19,711
Equity shares	718	-	733	-	1,451	-	-	1,451
Derivative financial instruments	22,499	698	5,065	-	27,564	-	-	27,564
Loans and advances to banks	46,333	-	-	-	47,031	-	-	47,031
Loans and advances to customers	-	-	-	-	-	57,494	-	57,494
Reverse repurchase agreements and other similar secured lending	-	-	-	-	-	248,707	-	248,707
Investment securities	-	-	-	-	-	54,275	-	54,275
Debt Securities and other eligible bills	-	-	-	109,161	109,161	2,630	4,340	116,131
Equity shares	-	-	-	894	894	-	-	894
Other assets	-	-	-	110,055	110,055	2,630	4,340	117,025
Assets held for sale	-	-	-	466	466	62	-	528
<b>Total at 31st December 2017 (Audited)</b>	<b>68,832</b>	<b>698</b>	<b>5,531</b>	<b>110,055</b>	<b>185,116</b>	<b>451,954</b>	<b>4,340</b>	<b>641,410</b>

	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				
<b>Financial liabilities held at fair value through profit or loss</b>								
Deposits by banks	-	-	387	387	-	-	387	387
Customer accounts	-	-	6,232	6,232	-	-	6,232	6,232
Repurchase agreements and other similar secured borrowing	-	-	47,008	47,008	-	-	47,008	47,008
Debt securities in issue	-	-	6,299	6,299	-	-	6,299	6,299
Short Positions	3,348	-	-	3,348	-	-	3,348	3,348
Derivative financial instruments	3,348	-	59,926	63,274	-	-	63,274	63,274
Deposits by banks	51,618	1,344	-	52,962	-	30,816	52,962	83,878
Customer accounts	-	-	-	-	-	382,107	382,107	382,107
Repurchase agreements and other similar secured borrowing	-	-	-	-	-	5,863	5,863	5,863
Debt securities in issue	-	-	-	-	-	46,196	46,196	46,196
Other Liabilities	-	-	-	-	-	40,071	40,071	40,071
Subordinated liabilities and other borrowed funds	-	-	-	-	-	15,047	15,047	15,047
<b>Total at 30 June 2018</b>	<b>54,966</b>	<b>1,344</b>	<b>59,926</b>	<b>116,236</b>	<b>520,100</b>	<b>636,336</b>		<b>636,336</b>

	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				
<b>Financial liabilities held at fair value through profit or loss</b>								
Deposits by banks	-	-	737	737	-	-	737	737
Customer accounts	-	-	5,236	5,236	-	-	5,236	5,236
Debt securities in issue	-	-	7,023	7,023	-	-	7,023	7,023
Short Positions	3,637	-	-	3,637	-	-	3,637	3,637
Derivative financial instruments	3,637	-	12,996	16,633	-	-	16,633	16,633
Deposits by banks	46,558	1,543	-	48,101	-	30,945	48,101	79,046
Customer accounts	-	-	-	-	-	370,509	370,509	370,509
Repurchase agreements and other similar secured borrowing	-	-	-	-	-	39,783	39,783	39,783
Debt securities in issue	-	-	-	-	-	46,379	46,379	46,379
Other Liabilities	-	-	-	-	-	34,982	34,982	34,982
Subordinated liabilities and other borrowed funds	-	-	-	-	-	17,176	17,176	17,176
Liabilities included in disposal group held for sale	-	-	-	-	-	-	-	-
<b>Total at 31st December 2017 (Audited)</b>	<b>50,195</b>	<b>1,543</b>	<b>12,996</b>	<b>64,734</b>	<b>539,774</b>	<b>604,508</b>		<b>604,508</b>

Standard Chartered Bank, Sri Lanka

Rupees Thousands

	Current Period as at 30/06/2018	Previous Period as at 31/12/2017 (Audited)
<b>Analysis of loans and advances</b>		
<b>Product-wise Gross loans and advances</b>	<b>88,381,804</b>	<b>81,146,901</b>
<b>By product - Domestic currency</b>		
Overdrafts	11,724,314	9,657,297
Term loans	24,470,111	18,326,829
Lease rentals receivable	-	-
Credit cards	6,575,280	6,322,299
Pawning	-	-
Other loans	12,385,572	17,617,518
<b>Sub total</b>	<b>55,155,277</b>	<b>51,923,943</b>
<b>By product - Domestic Currency</b>		
Overdrafts	3,921,745	1,328,559
Term loans	14,554,010	10,669,419
Other loans	14,750,772	17,224,980
<b>Sub total</b>	<b>33,226,527</b>	<b>29,222,958</b>
<b>Total</b>	<b>88,381,804</b>	<b>81,146,901</b>
<b>Stage-wise impairment on loans and advances</b>		
<b>Gross loans and advances</b>	<b>88,381,804</b>	
Less: Accumulated impairment under stage 1	(164,091)	
Accumulated impairment under stage 2	(105,316)	
Accumulated impairment under stage 3	(1,113,089)	
<b>Net loans and advances</b>	<b>86,999,308</b>	
<b>Movement of impairment during the period</b>		
<b>Under Stage 1</b>		
Charge/(Write back) to income statement	(186,323)	
Write-off during the year	-	
Other movements	350,414	
<b>Closing balance at 30/06/18</b>	<b>164,091</b>	
<b>Under Stage 2</b>		
Charge/(Write back) to income statement	(129,661)	
Write-off during the year	-	
Other movements	234,977	
<b>Closing balance at 30/06/18</b>	<b>105,316</b>	
<b>Under Stage 3</b>		
Charge/(Write back) to income statement	469,498	
Write-off during the year	-	
Other movements	643,591	
<b>Closing balance at 30/06/18</b>	<b>1,113,089</b>	
<b>Total accumulated impairment as at 30/06/18</b>	<b>1,382,496</b>	

	Current Period as at 30/06/2018	Previous Period as at 31/12/2017 (Audited)
<b>Analysis of Deposits</b>		
<b>By product - Domestic Currency</b>		
Demand deposits (current accounts)	17,225,348	19,236,915
Savings deposits	20,322,646	17,181,321
Fixed deposits	33,343,022	28,612,280
Others	1,552,467	1,984,247
<b>Sub total</b>	<b>72,443,483</b>	<b>67,014,763</b>
<b>By product - Foreign Currency</b>		
Demand deposits (current accounts)	15,378,757	18,125,699
Savings deposits	14,200,759	12,945,277
Fixed deposits	20,063,003	3,365,833
Others	7,467,615	6,226,367
<b>Sub total</b>	<b>57,110,134</b>	<b>40,663,176</b>
<b>Total</b>	<b>129,553,618</b>	<b>107,677,939</b>

Standard Chartered Bank, Sri Lanka

Rupees Thousands

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS				
As at 30/06/2018	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	16,913,065	-	-	16,913,065
Balances with central banks	5,497,374	-	-	5,497,374
Placements with banks	24,257,571	-	-	24,257,571
Derivative financial instruments	-	1,775,973	-	1,775,973
Loans and advances	86,999,308	-	-	86,999,308
Debt instruments	-	5,984,091	33,622,405	39,606,496
Equity instruments	-	-	-	-
Others	-	-	-	-
<b>Total financial assets</b>	<b>133,667,318</b>	<b>7,760,064</b>	<b>33,622,405</b>	<b>175,049,787</b>
<b>LIABILITIES</b>				
Due to Bank	-	7,395,724	-	7,395,724
Derivative financial instruments	-	-	1,671,159	1,671,159
Financial liabilities - due to depositors	-	129,553,618	-	129,553,618
Financial liabilities - due to borrowers	-	663,196	-	663,196
Others	-	-	-	-
<b>Total financial liabilities</b>		<b>137,612,538</b>	<b>1,671,159</b>	<b>139,283,697</b>
<b>As at 31/12/2017 (Audited)</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
Cash and cash equivalents	9,065,723	-	-	9,065,723
Balances with central banks	4,157,993	-	-	4,157,993
Placements with banks	35,262,703	-	-	35,262,703
Derivative financial instruments	-	1,492,680	-	1,492,680
Loans and advances	80,109,582	-	-	80,109,582
Debt instruments	-	1,758,455	26,235,643	27,994,098
Equity instruments	-	-	-	-
Others	-	-	-	-
<b>Total financial assets</b>	<b>128,596,001</b>	<b>3,251,135</b>	<b>26,235,643</b>	<b>158,082,779</b>
<b>LIABILITIES</b>				
Due to Bank	-	14,439,370	-	14,439,370
Derivative financial instruments	-	-	1,456,758	1,456,758
Financial liabilities - due to depositors	-	107,677,939	-	107,677,939
Financial liabilities - due to borrowers	-	503,945	-	503,945
Others	-	-	-	-
<b>Total financial liabilities</b>		<b>122,621,254</b>	<b>1,456,758</b>	<b>124,078,012</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				

CERTIFICATION

The financial information summarised above for the six months ended 30th June 2018 is drawn up from the un-audited accounts of the Bank, prepared according to the Sri Lanka Accounting Standards (SLFRS/LKAS).

To facilitate comparison, previous year's figures have been re-stated to conform to current classification and presentation, when necessary.

We, the undersigned, being the Chief Executive Officer and the Financial Controller of Standard Chartered Bank certify jointly that:-

- (a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;
- (b) the information contained in these statements have been extracted from the unaudited financial statements of the Bank unless indicated as audited.

Jim McCabe  
(Sgd) Chief Executive Officer  
29/08/18

Nishani Ariyawansa  
(Sgd) Financial Controller  
29/08/18