



2019 EU-wide Transparency Exercise

Bank Name	Standard Chartered Plc
LEI Code	U4LOSYZ7YG4W3S5F2G91
Country Code	GB

2019 EU-wide Transparency Exercise

Key Metrics

Standard Chartered Plc

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	33,119	32,067	33,097	32,084	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,772	31,716	32,777	31,768	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	38,898	37,904	38,982	37,894	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	38,551	37,554	38,662	37,578	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	49,737	48,643	49,722	48,292	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49,390	48,292	49,402	47,977	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	229,134	225,587	238,724	237,908	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	229,008	225,460	238,609	237,794	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.45%	14.21%	13.86%	13.49%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.31%	14.07%	13.74%	13.36%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.98%	16.80%	16.33%	15.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.83%	16.66%	16.20%	15.80%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.71%	21.56%	20.83%	20.30%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.57%	21.42%	20.70%	20.18%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	685,154	694,966	736,280	727,758	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.68%	5.45%	5.29%	5.21%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

Due to a definitional issue in the compilation of the 2019 EU-wide Transparency Exercise, Standard Chartered Bank has noted a minor difference between its own Pillar 3 disclosures and the data in 'Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied'. Please also refer to Standard Chartered Bank's Pillar 3 disclosures.

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Leverage ratio

Standard Chartered Plc

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	38,898	37,904	38,982	37,894	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	37,387	36,382	37,494	36,425	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	685,154	694,966	736,280	727,758	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	685,154	694,966	736,280	727,758	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	5.5%	5.3%	5.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.2%	5.1%	5.0%	C 47.00 (r330,c010)	

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Capital

Standard Chartered Plc

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	49,737	48,643	49,722	48,292	C 01.00 (e010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	33,119	32,067	33,097	32,084	C 01.00 (e020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,844	4,906	5,009	4,934	C 01.00 (e030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	23,418	22,289	23,010	22,212	C 01.00 (e130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-80	-44	77	93	C 01.00 (e180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	10,122	10,418	10,485	10,136	C 01.00 (e200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (e210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	571	599	604	609	C 01.00 (e230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-940	-956	-776	-675	C 01.00 (e250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,342	-4,493	-4,629	-4,570	C 01.00 (e300,010) + C 01.00 (e340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-105	-101	-95	-81	C 01.00 (e370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-590	-764	-800	-817	C 01.00 (e380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-32	-30	-31	-9	C 01.00 (e390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (e430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (e440,010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-92	-107	-77	-63	C 01.00 (e450,010) + C 01.00 (e460,010) + C 01.00 (e470,010) + C 01.00 (e471,010) + C 01.00 (e472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(2) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-83	-96	-70	-54	C 01.00 (e460,010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (e480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (e490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (e500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (e510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (e524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (e529,010)	-
	A.1.21	Transitional adjustments	347	351	320	316	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (e220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (e240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	347	351	320	316	C 01.00 (e520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,779	5,837	5,885	5,810	C 01.00 (e530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,268	4,315	4,397	4,341	C 01.00 (e540,010) + C 01.00 (e670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (e720,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (e690,010) + C 01.00 (e700,010) + C 01.00 (e710,010) + C 01.00 (e740,010) + C 01.00 (e744,010) + C 01.00 (e746,010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,511	1,523	1,488	1,469	C 01.00 (e660,010) + C 01.00 (e680,010) + C 01.00 (e730,010)	
	A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	38,898	37,904	38,982	37,894	C 01.00 (e015,010)	Article 25 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,839	10,739	10,740	10,399	C 01.00 (e750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	10,636	10,529	10,504	10,115	C 01.00 (e760,010) + C 01.00 (e890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (e910,010) + C 01.00 (e920,010) + C 01.00 (e930,010) + C 01.00 (e940,010) + C 01.00 (e950,010) + C 01.00 (e970,010) + C 01.00 (e974,010) + C 01.00 (e978,010)		
A.4.3	Tier 2 transitional adjustments	202	210	236	284	C 01.00 (e880,010) + C 01.00 (e900,010) + C 01.00 (e960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	229,134	225,587	238,724	237,908	C 02.00 (e010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	125	127	115	114	C 05.01 (e010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.45%	14.21%	13.86%	13.49%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.98%	16.80%	16.33%	15.93%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.71%	21.56%	20.83%	20.30%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	32,772	31,716	32,777	31,768	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.31%	14.07%	13.74%	13.36%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	347	351	320	316	C 05.01 (e440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (e440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	125	127	115	114	C 05.01 (e440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure. Due to a definitional issue in the compilation of the 2019 EU-wide Transparency Exercise, Standard Chartered Bank has noted a minor difference between its own Pillar 3 disclosures and the data in "Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied". Please also refer to Standard Chartered Bank's Pillar 3 disclosures.



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Overview of Risk exposure amounts

Standard Chartered Plc

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	174,297	170,234	178,835	177,649	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	43,675	40,507	42,841	43,558	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	129,455	128,774	135,069	133,144	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	11,705	10,377	12,468	11,522	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,065	975	1,245	1,396	C 02.00 (R640, c010)
Settlement risk	2	2	1	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	2,198	2,812	2,482	2,763	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	15,636	16,689	19,109	20,306	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	5,928	6,329	8,331	8,411	C 02.00 (R530, c010)
Of which IMA	9,708	10,360	10,778	11,896	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	199	167	154	141	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	24,231	24,498	24,584	24,271	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	24,231	24,498	24,584	24,271	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	229,134	225,587	238,724	237,908	

2019 EU-wide Transparency Exercise

P&L Standard Chartered Plc

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	11,357	15,766	4,506	9,003
Of which debt securities income	2,535	3,555	1,099	2,180
Of which loans and advances income	8,587	11,882	3,314	6,651
Interest expenses	5,493	7,797	2,422	4,795
(Of which deposits expenses)	4,278	6,093	1,972	3,907
(Of which debt securities issued expenses)	1,177	1,656	443	877
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	17	21	2	6
Net Fee and commission income	2,418	3,111	823	1,642
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-15	-26	7	40
Gains or (-) losses on financial assets and liabilities held for trading, net	1,199	1,620	556	994
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	125	53	-80	-181
Gains or (-) losses from hedge accounting, net	0	-79	31	55
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	500	687	134	284
TOTAL OPERATING INCOME, NET	10,107	13,358	3,555	7,048
(Administrative expenses)	6,317	8,870	2,203	4,251
(Depreciation)	560	763	215	513
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-4	785	-4	-12
(Commitments and guarantees given)	-4	34	-4	-12
(Other provisions)	0	752	0	0
Of which pending legal issues and tax litigation ¹		751		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	361	639	81	262
(Financial assets at fair value through other comprehensive income)	4	0	3	3
(Financial assets at amortised cost)	357	639	78	259
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	108	159	18	38
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	171	216	59	138
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	36	-69	27	32
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,970	2,289	1,128	2,166
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,041	1,016	742	1,345
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,041	1,016	742	1,345
Of which attributable to owners of the parent	1,985	936	720	1,302

¹ Information available only as of end of the year

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

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Standard Chartered Plc

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		44,092				50,897				41,396				52,329									IAS 1.54 (i)
Financial assets held for trading		59,714	6,225	52,971	518	60,582	8,970	51,424	189	65,122	10,274	54,619	229	69,129	9,844	59,034	251						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		53,170	1,298	50,749	1,123	55,060	87	54,159	814	61,537	30	60,692	815	55,700	97	54,942	661						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		308	0	308	0	294	0	294	0	288	0	288	0	270	0	270	0						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		107,002	63,026	43,403	574	103,223	59,086	43,576	561	109,337	61,900	46,988	449	103,183	54,446	48,376	362						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		286,147				293,591				307,716				302,245									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		575	0	575	0	449	0	449	0	466	0	466	0	724	0	724	0						IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0									IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		48,634				45,838				54,255				50,855									
TOTAL ASSETS		599,641				609,934				640,118				634,435									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	101,002	5,770	0	-13	-24	0	97,887	5,106	0	-18	-24	0	104,591	4,503	0	-19	-17	0	98,759	4,176	0	-22	-13	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	4,931	1,153	205	-3	0	-178	7,181	934	203	-6	-3	-180	9,232	943	208	-7	-9	-185	10,064	636	205	-6	-7	-182	Annex V. Part 1.31, 44(b)
	Loans and advances	256,225	21,691	7,117	-482	-362	-4,150	267,115	16,445	6,747	-478	-372	-3,994	280,771	14,887	6,663	-418	-348	-4,021	274,799	15,174	5,925	-396	-318	-3,649	Annex V. Part 1.32, 44(a)

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



2019 EU-wide Transparency Exercise
Market Risk
 Standard Chartered Plc

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	5,165	5,619	80	33	411	250							55	43	449	261								
Of which: General risk	621	642	80	33	411	250							55	43	449	261								
Of which: Specific risk	4,536	4,977	0	0	0	0							0	0	0	0								
Equities	6	5	0	0	0	0							0	0	0	0								
Of which: General risk	1	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0								
Foreign exchange risk	522	583	28	13	200	146							49	27	235	186								
Commodities risk	235	121	13	6	47	27							3	4	39	21								
Total	5,928	6,329	121	35	656	332	0	0	0	0	0	9,708	107	50	722	363	0	0	0	0	0	0	0	10,360
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	7,654	7,660	69	36	445	257							113	52	538	267								
Of which: General risk	639	676	69	36	445	257							113	52	538	267								
Of which: Specific risk	7,012	6,979	0	0	0	0							0	0	0	0								
Equities	7	9	0	0	0	0							0	0	0	0								
Of which: General risk	2	2	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	3	0	0	0	0							0	0	0	0								
Foreign exchange risk	591	638	37	17	281	199							47	33	226	182								
Commodities risk	80	104	2	3	28	23							2	4	26	52								
Total	8,331	8,411	108	38	754	419	0	0	0	0	0	10,778	162	68	790	368	0	0	0	0	0	0	0	11,896

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		(mln EUR, %)							
Consolidated data	Central governments or central banks	108,219	31,073	3,952		96,238	27,836	3,469	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	40	8		2	47	9	
	Multilateral Development Banks	22,142	13,486	0		21,822	13,791	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34,398	11,907	708		34,165	9,441	708	
	Corporates	60,989	15,370	13,784		55,451	13,046	11,946	
	of which: SME	32,935	6,851	6,763		33,177	6,038	5,956	
	Retail	17,638	9,721	6,888		18,299	10,182	7,260	
	of which: SME	3,961	2,611	1,556		3,857	2,465	1,473	
	Secured by mortgages on immovable property	8,295	8,083	4,537		8,617	8,392	4,149	
	of which: SME	3,265	3,115	2,175		3,353	3,200	2,093	
	Exposures in default	656	249	249	404	1,458	683	683	770
	Items associated with particularly high risk	1,987	1,556	2,334		1,813	1,436	2,154	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,391	1,391	3,479		1,426	1,426	3,565		
Other exposures	10,090	9,986	8,289		8,681	8,597	7,028		
Standardised Total ²	265,809	102,862	44,229	1,095	249,972	94,879	40,973	1,062	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
UNITED STATES	Central governments or central banks	83	83	199		114	114	276	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22,514	3,165	69		21,854	1,531	36	
	Corporates	7,820	459	148		2,787	150	76	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		1	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	1	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	7	7	19		8	8	19		
Other exposures	261	261	233		113	113	85		
Standardised Total ²				1				1	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
HONG KONG	Central governments or central banks	9	9	17		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	60	1		76	76	2	
	Corporates	9,844	1,825	1,488		9,324	1,196	953	
	of which: SME	6,755	907	906		6,191	481	480	
	Retail	2,510	569	423		2,549	562	418	
	of which: SME	29	26	15		28	24	15	
	Secured by mortgages on immovable property	366	320	199		365	346	226	
	of which: SME	250	204	129		229	211	144	
	Exposures in default	94	8	8	86	92	11	11	82
	Items associated with particularly high risk	274	252	378		181	162	243	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,797	1,714	1,455		1,695	1,620	1,364		
Standardised Total ²				90				85	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
		(mln EUR, %)							
UNITED KINGDOM	Central governments or central banks	55,348	12,088	42		44,562	6,933	41	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,567	6,617	132		7,332	5,526	111	
	Corporates	1,144	272	223		1,439	395	349	
	of which: SME	628	172	172		720	234	234	
	Retail	20	7	6		15	5	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	338	337	296		295	291	274	
	of which: SME	334	333	295		291	287	272	
	Exposures in default	3	2	2	1	3	2	2	1
	Items associated with particularly high risk	60	60	90		162	162	243	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	37	37	93		38	38	94		
Other exposures	661	661	654		658	658	606		
Standardised Total ²				4				3	

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CHINA	Central governments or central banks	129	129	323		100	100	251	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,688	368	40		1,493	444	80	
	Corporates	1,664	358	355		1,691	324	320	
	of which: SME	1,417	233	230		1,434	193	189	
	Retail	2,245	1,295	898		2,339	1,329	921	
	of which: SME	540	457	270		562	476	281	
	Secured by mortgages on immovable property	2,099	2,090	1,052		2,080	2,068	740	
	of which: SME	47	46	34		36	35	28	
	Exposures in default	22	7	7	15	26	8	8	18
	Items associated with particularly high risk	170	168	252		126	122	183	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1,322	1,322	3,304		1,355	1,355	3,387		
Other exposures	206	206	197		148	148	139		
Standardised Total ²				36				42	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
KOREA, REPUBLIC OF	Central governments or central banks	111	111	277		93	93	233	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	120	120	2		130	130	3	
	Corporates	190	72	68		211	64	62	
	of which: SME	30	22	22		36	20	20	
	Retail	10	5	3		8	2	2	
	of which: SME	2	2	1		0	0	0	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	152	152	229	0	144	144	215	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	848	848	587		807	807	565		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SINGAPORE	Central governments or central banks	16	16	40		8	8	20	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	618	214	52		561	97	22	
	Corporates	8,104	2,067	1,754		8,183	1,818	1,531	
	of which: SME	5,802	1,064	1,055		5,901	981	973	
	Retail	2,342	1,340	920		2,671	1,657	1,158	
	of which: SME	699	504	293		698	504	293	
	Secured by mortgages on immovable property	485	458	335		481	455	323	
	of which: SME	443	419	308		446	420	299	
	Exposures in default	152	68	68	82	158	67	67	90
	Items associated with particularly high risk	381	352	527		314	287	431	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	25	25	63		26	26	66		
Other exposures	1,585	1,583	1,492		743	743	714		
Standardised Total ²				93				100	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
INDIA	Central governments or central banks	402	404	664		443	446	563	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	882	380	94		1,619	476	84	
	Corporates	2,408	1,411	1,369		2,566	1,491	1,448	
	of which: SME	1,801	1,050	1,008		1,881	1,071	1,029	
	Retail	1,350	1,022	626		1,402	1,050	649	
	of which: SME	1,097	825	479		1,121	825	480	
	Secured by mortgages on immovable property	1,026	956	527		1,183	1,075	442	
	of which: SME	627	569	324		738	657	281	
	Exposures in default	46	16	16	30	53	20	20	32
	Items associated with particularly high risk	120	116	174		100	96	144	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	1,022	1,022	997		1,369	1,369	1,343		
Standardised Total ²				50				56	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	43,214	12,196	16		44,265	14,656	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	125	29	28		109	6	6	
	of which: SME	14	2	2		16	1	1	
	Retail	3	1	1		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		9	9	9		
Standardised Total ²				1				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED ARAB EMIRATES	Central governments or central banks	150	150	375		159	159	397	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	6	1		1	1	0	
	Corporates	2,701	1,042	1,025		2,735	671	670	
	of which: SME	1,991	561	559		2,245	436	436	
	Retail	322	291	217		291	256	192	
	of which: SME	12	3	2		14	3	2	
	Secured by mortgages on immovable property	1,512	1,509	535		1,561	1,556	568	
	of which: SME	107	106	43		180	178	86	
	Exposures in default	51	26	26	34	69	34	34	35
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	231	231	126		136	136	44		
Standardised Total ²				42				42	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
TAIWAN, PROVINCE OF CHINA	Central governments or central banks	22	22	26		25	25	31	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	40	8		0	47	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,128	226	225		1,112	185	185	
	of which: SME	962	130	129		941	106	106	
	Retail	1,747	341	239		1,803	328	232	
	of which: SME	141	92	52		150	82	47	
	Secured by mortgages on immovable property	34	34	33		85	85	46	
	of which: SME	33	33	32		48	47	33	
	Exposures in default	22	10	10	12	20	9	9	11
	Items associated with particularly high risk	9	7	11		9	7	10	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	359	359	221		291	291	192		
Standardised Total ²				14				15	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	103,167	23,777	3,820		100,038	26,227	3,294	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	49	10		1	49	10	
	Multilateral Development Banks	22,696	13,115	0		21,617	12,503	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42,524	11,347	818		19,446	9,908	674	
	Corporates	70,640	14,447	12,719		65,849	14,735	13,364	
	of which: SME	34,785	6,540	6,470		35,460	6,881	6,806	
	Retail	19,080	10,358	7,382		19,064	10,456	7,457	
	of which: SME	9,944	2,530	1,512		3,953	2,529	1,512	
	Secured by mortgages on immovable property	8,944	8,685	4,262		9,015	8,717	4,231	
	of which: SME	3,577	3,396	2,175		3,590	3,381	2,128	
	Exposures in default	1,264	633	633	614	1,161	533	533	603
	Items associated with particularly high risk	1,796	1,407	2,111		1,803	1,436	2,154	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,543	1,543	3,858		1,574	1,574	3,935		
Other exposures	9,881	9,810	7,903		10,450	10,357	8,516		
Standardised Total²	281,538	95,170	43,515	1,023	250,020	96,495	44,168	866	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	122	122	296		110	110	266	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26,843	2,499	61		5,170	1,592	39	
	Corporates	9,777	298	137		6,763	273	204	
	of which: SME	21	0	0		21	0	0	
	Retail	2	1	3		3	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	1	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	8	8	21		9	9	24		
Other exposures	206	206	148		221	221	193		
Standardised Total²	206	206	148	1	221	221	193	1	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
HONG KONG	Central governments or central banks	11	11	28		27	27	67	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	93	92	2		114	113	3	
	Corporates	9,632	1,334	1,099		9,523	1,144	887	
	of which: SME	6,549	644	642		6,699	616	615	
	Retail	2,780	576	428		2,735	601	446	
	of which: SME	28	25	15		29	26	16	
	Secured by mortgages on immovable property	459	419	265		505	450	275	
	of which: SME	298	260	171		342	289	182	
	Exposures in default	26	10	10	16	91	9	9	82
	Items associated with particularly high risk	139	117	175		141	129	193	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,203	2,152	1,903		2,025	1,953	1,683		
Standardised Total²	2,203	2,152	1,903	86	2,025	1,953	1,683	85	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	45,741	7,182	43		45,063	9,622	32	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,092	6,479	156		9,174	6,080	156	
	Corporates	1,277	301	259		1,459	369	319	
	of which: SME	657	126	126		728	208	208	
	Retail	18	5	4		22	9	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	450	449	333		422	421	337	
	of which: SME	442	441	330		414	413	334	
	Exposures in default	42	2	2	30	13	2	2	1
	Items associated with particularly high risk	195	194	292		177	177	266	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	38	38	96		37	37	93		
Other exposures	764	764	678		758	758	726		
Standardised Total²	764	764	678	34	758	758	726	4	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
CHINA	Central governments or central banks	109	109	271		104	104	259	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,593	369	35		1,745	449	39	
	Corporates	1,996	405	401		2,171	475	470	
	of which: SME	1,539	231	227		1,686	290	286	
	Retail	2,432	1,366	945		2,366	1,351	933	
	of which: SME	581	507	301		600	515	306	
	Secured by mortgages on immovable property	2,125	2,116	760		2,066	2,048	732	
	of which: SME	42	40	32		35	33	26	
	Exposures in default	25	6	6	19	19	4	4	15
	Items associated with particularly high risk	129	126	188		113	106	159	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1,469	1,469	3,673		1,500	1,500	3,750		
Other exposures	268	268	259		259	259	252		
Standardised Total ²				44				17	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
KOREA, REPUBLIC OF	Central governments or central banks	87	87	216		67	67	168	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	147	147	3		166	166	3	
	Corporates	148	46	44		158	44	43	
	of which: SME	26	18	18		13	5	5	
	Retail	7	1	1		7	1	1	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	18	18	17		17	17	17	
	of which: SME	17	17	17	0	16	16	16	1
	Exposures in default	0	0	0		1	0	0	
	Items associated with particularly high risk	178	178	266		150	150	224	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	829	829	595		803	803	583		
Standardised Total ²				0				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	792	123	41		630	78	33	
	Corporates	8,210	1,891	1,521		8,959	2,048	1,688	
	of which: SME	5,967	1,017	1,010		5,842	953	947	
	Retail	2,700	1,663	1,163		2,697	1,676	1,176	
	of which: SME	675	500	291		647	485	283	
	Secured by mortgages on immovable property	433	410	299		445	423	282	
	of which: SME	393	370	272		407	386	262	
	Exposures in default	161	112	112	47	158	111	111	45
	Items associated with particularly high risk	235	206	310		283	233	349	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	27	27	68		27	27	68		
Other exposures	1,038	1,037	935		1,331	1,330	1,173		
Standardised Total ²				57				54	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
INDIA	Central governments or central banks	448	452	539		434	438	464	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	882	545	70		1,581	561	58	
	Corporates	2,792	1,569	1,523		2,858	1,632	1,583	
	of which: SME	1,997	1,116	1,071		2,083	1,153	1,105	
	Retail	1,611	1,121	695		1,667	1,116	687	
	of which: SME	1,217	871	507		1,277	905	529	
	Secured by mortgages on immovable property	1,260	1,129	465		1,428	1,284	519	
	of which: SME	805	711	309		820	713	311	
	Exposures in default	67	28	28	39	66	27	27	38
	Items associated with particularly high risk	108	102	153		107	101	151	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,170	1,170	1,151		1,568	1,568	1,547		
Standardised Total ²				57				55	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Standard Chartered Plc

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	45,583	9,131	6		45,381	10,288	7	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	117	19	18		228	40	39	
	of which: SME	14	0	0		14	0	0	
	Retail	3	0	0		3	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		1	1	1		
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED ARAB EMIRATES	Central governments or central banks	163	163	406		141	141	353	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	1		22	22	19	
	Corporates	2,874	559	558		3,068	595	593	
	of which: SME	2,590	407	406		2,845	479	478	
	Retail	284	246	184		281	245	183	
	of which: SME	14	3	2		13	3	2	
	Secured by mortgages on immovable property	1,568	1,565	568		1,509	1,500	548	
	of which: SME	194	193	88		192	191	90	
	Exposures in default	71	34	34	37	55	27	27	28
	Items associated with particularly high risk	90	30	45		102	42	63	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	198	198	104		230	230	116		
Standardised Total ²				43				43	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
TAIWAN, PROVINCE OF CHINA	Central governments or central banks	22	22	31		17	17	25	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	49	10		0	49	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,135	215	214		1,085	181	181	
	of which: SME	962	136	135		942	130	130	
	Retail	1,918	328	232		1,937	329	234	
	of which: SME	149	81	46		144	75	43	
	Secured by mortgages on immovable property	85	84	45		79	79	43	
	of which: SME	49	49	33		45	45	31	
	Exposures in default	20	9	9	11	14	8	8	6
	Items associated with particularly high risk	8	6	10		10	6	9	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	341	341	235		316	316	219		
Standardised Total ²				15				10	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
Consolidated data	Central banks and central governments	259,230	0	123,742	18,867	46	257,796	0	133,260	18,972	0	43	
	Institutions	235,797	0	120,698	19,370	0	233,978	0	117,211	18,465	0	5	
	Corporates	363,584	6,928	201,507	84,426	9,102	3,849	382,382	6,518	207,430	82,364	7,742	3,774
	Corporates - Of Which: Specialised Lending	32,699	812	16,526	9,263	796	462	31,855	774	16,037	9,388	800	414
	Corporates - Of Which: SME	9,470	535	6,560	3,500	701	253	7,942	517	5,416	3,014	575	244
	Retail	99,877	597	85,033	17,890	1,021	354	102,000	597	86,403	18,834	1,028	339
	Retail - Secured on real estate property	59,130	168	59,134	3,148	214	33	59,355	172	59,358	3,240	201	33
	Retail - Secured on real estate property - Of Which: SME	207	3	206	0	0	1	356	4	354	0	0	1
	Retail - Secured on real estate property - Of Which: non-SME	58,922	165	58,928	3,148	214	32	58,999	168	59,004	3,240	201	33
	Retail - Qualifying Revolving	25,759	133	12,966	3,751	268	106	26,711	134	13,502	3,995	287	106
	Retail - Other Retail	14,988	296	12,933	10,992	539	215	15,934	292	13,543	11,599	539	200
	Retail - Other Retail - Of Which: SME	2,031	97	1,374	1,117	273	35	2,487	96	1,505	1,160	274	36
	Retail - Other Retail - Of Which: non-SME	12,957	199	11,559	9,875	266	180	13,447	196	12,038	10,439	266	164
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	953	0	0	
IRB Total ²													

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

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)												
UNITED STATES	Central banks and central governments	69,143	0	30,984	1,842	0	72,613	0	33,556	1,853	0	1
	Institutions	8,079	0	2,797	451	0	9,790	0	2,968	477	0	0
	Corporates	43,585	63	20,262	4,127	91	45,271	64	21,888	4,542	92	8
	Corporates - Of Which: Specialised Lending	2,204	0	1,610	376	0	1,378	0	841	191	0	1
	Corporates - Of Which: SME	82	22	22	2	0	43	22	19	3	0	0
	Retail	5	0	3	2	0	5	0	2	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	3	0	1	0	0	0
	Retail - Other Retail	1	0	1	2	0	1	0	1	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	2	0	1	0	1	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)												
HONG KONG	Central banks and central governments	36,174	0	15,444	553	0	30,647	0	16,284	549	0	0
	Institutions	14,426	0	11,465	1,148	0	13,916	0	10,754	1,000	0	0
	Corporates	38,436	345	18,522	8,798	583	41,622	325	18,786	7,913	399	75
	Corporates - Of Which: Specialised Lending	3,573	123	1,529	751	86	2,936	112	1,179	568	58	18
	Corporates - Of Which: SME	1,096	82	787	374	59	1,617	29	1,115	400	48	30
	Retail	43,042	51	34,980	5,593	109	43,844	48	35,579	5,958	78	52
	Retail - Secured on real estate property	24,155	21	24,154	1,207	64	24,249	19	24,248	1,212	42	0
	Retail - Secured on real estate property - Of Which: SME	15	0	14	0	0	11	0	10	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24,140	21	24,140	1,207	64	24,238	19	24,238	1,212	42	0
	Retail - Qualifying Revolving	14,427	10	7,566	1,406	7	14,971	10	7,894	1,509	7	23
	Retail - Other Retail	4,460	20	3,259	2,980	38	4,624	19	3,436	3,238	29	28
	Retail - Other Retail - Of Which: SME	645	17	529	382	35	661	15	539	381	27	5
	Retail - Other Retail - Of Which: non-SME	3,815	3	2,730	2,598	3	3,964	3	2,897	2,857	3	24
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)												
UNITED KINGDOM	Central banks and central governments	0	0	34	10	0	0	0	135	29	0	0
	Institutions	18,272	0	15,579	1,367	0	16,685	0	13,899	1,245	0	0
	Corporates	30,250	103	23,564	4,492	244	34,480	97	25,176	4,744	230	195
	Corporates - Of Which: Specialised Lending	776	0	235	294	0	539	0	221	318	0	0
	Corporates - Of Which: SME	250	4	181	75	0	257	0	209	91	0	0
	Retail	16	0	9	7	0	15	0	9	6	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	10	0	5	1	0	11	0	5	1	0	0
	Retail - Other Retail	5	0	6	6	0	5	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	6	6	0	5	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)												
CHINA	Central banks and central governments	17,242	0	7,046	438	0	14,928	0	7,924	497	0	0
	Institutions	43,147	0	21,777	2,478	0	42,719	0	22,254	2,604	0	1
	Corporates	26,528	86	11,154	5,533	204	28,725	89	10,462	5,069	208	62
	Corporates - Of Which: Specialised Lending	2,227	0	898	564	21	2,081	0	894	589	21	1
	Corporates - Of Which: SME	749	4	539	296	9	372	4	208	142	9	2
	Retail	125	0	57	21	0	165	0	56	20	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	79	0	37	8	0	79	0	37	8	0	0
	Retail - Other Retail	46	0	20	13	0	86	0	19	12	0	0
	Retail - Other Retail - Of Which: SME	30	0	13	8	0	71	0	11	7	0	0
	Retail - Other Retail - Of Which: non-SME	16	0	7	5	0	15	0	8	5	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	265,103	0	136,332	20,909	0	262,022	0	136,125	19,130	0	40	
	Institutions	246,581	0	123,420	19,285	0	245,785	0	119,982	17,986	0	5	
	Corporates	393,766	6,524	214,667	87,700	7,334	3,747	405,865	5,821	219,209	87,889	6,133	3,553
	Corporates - Of Which: Specialised Lending	32,784	792	16,827	9,838	757	428	32,774	726	16,426	9,551	638	409
	Corporates - Of Which: SME	7,517	486	5,147	2,936	563	222	8,191	420	5,329	3,382	758	183
	Retail	103,944	598	87,707	18,841	911	364	103,401	565	87,226	18,751	870	300
	Retail - Secured on real estate property	59,996	176	60,000	3,589	215	35	59,470	174	59,473	3,563	211	31
	Retail - Secured on real estate property - Of Which: SME	354	5	353	0	0	1	345	5	344	0	0	1
	Retail - Secured on real estate property - Of Which: non-SME	59,643	171	59,648	3,589	215	34	59,124	169	59,129	3,563	211	30
	Retail - Qualifying Revolving	27,649	144	13,825	4,043	300	112	27,659	130	13,897	3,962	290	100
	Retail - Other Retail	16,299	278	13,882	11,209	396	217	16,273	261	13,855	11,227	369	169
	Retail - Other Retail - Of Which: SME	2,544	84	1,577	1,069	127	46	2,542	77	1,585	1,076	114	49
	Retail - Other Retail - Of Which: non-SME	13,755	195	12,304	10,140	270	171	13,730	184	12,271	10,151	255	121
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets				925						947			
IRB Total ²				147,660						144,703			

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

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED STATES	Central banks and central governments	80,403	0	36,653	2,015	0	76,217	0	36,395	2,098	0	1	
	Institutions	9,768	0	2,685	428	0	11,849	0	3,068	388	0	0	
	Corporates	49,910	43	24,882	4,493	94	13	54,395	35	27,237	4,670	52	15
	Corporates - Of Which: Specialised Lending	1,540	0	1,000	202	0	2	1,941	1	1,277	381	5	1
	Corporates - Of Which: SME	20	0	16	2	0	0	21	0	18	2	0	0
	Retail	5	0	2	1	0	0	4	0	2	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	3	0	1	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	1	0	1	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	0	1	1	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
HONG KONG	Central banks and central governments	29,223	0	15,831	534	0	32,166	0	18,530	369	0	0	
	Institutions	13,207	0	9,525	945	0	13,367	0	9,756	836	0	0	
	Corporates	43,416	347	20,743	8,664	342	152	45,482	327	21,947	9,492	332	118
	Corporates - Of Which: Specialised Lending	3,091	113	1,309	664	59	21	3,255	107	1,447	753	68	21
	Corporates - Of Which: SME	1,640	23	1,041	347	34	12	1,917	25	1,206	440	28	11
	Retail	44,903	59	36,202	6,220	87	59	45,661	50	36,955	6,286	89	65
	Retail - Secured on real estate property	24,619	20	24,618	1,231	51	0	25,127	21	25,126	1,256	56	1
	Retail - Secured on real estate property - Of Which: SME	6	0	5	0	0	0	10	0	10	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24,613	20	24,613	1,231	51	0	25,117	21	25,117	1,256	56	1
	Retail - Qualifying Revolving	15,494	20	8,074	1,557	13	26	15,695	9	8,190	1,561	7	31
	Retail - Other Retail	4,790	19	3,599	3,432	23	33	4,839	19	3,639	3,469	25	33
	Retail - Other Retail - Of Which: SME	3,897	15	563	388	20	3	706	16	580	393	23	4
	Retail - Other Retail - Of Which: non-SME	4,103	5	3,036	3,044	4	29	4,133	4	3,059	3,077	3	29
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	1	0	32	8	0	1	0	1	0	0	0	
	Institutions	17,727	0	14,587	1,475	0	16,428	0	13,323	1,254	0	1	
	Corporates	32,667	94	23,371	4,743	192	26	39,019	91	26,455	5,395	168	30
	Corporates - Of Which: Specialised Lending	449	0	157	194	0	1	702	0	320	190	0	1
	Corporates - Of Which: SME	323	0	241	100	0	0	608	0	226	137	0	2
	Retail	16	0	9	7	1	0	16	0	9	7	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	11	0	5	1	0	11	0	5	1	0	0	
	Retail - Other Retail	5	0	4	6	1	5	0	4	6	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	5	0	4	6	1	5	0	4	6	1	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
CHINA	Central banks and central governments	12,063	0	4,899	389	0	13,832	0	6,808	571	0	0	
	Institutions	47,708	0	25,661	2,538	0	44,583	0	23,605	2,439	0	1	
	Corporates	31,015	109	13,090	6,410	306	49	32,653	104	14,977	7,009	197	57
	Corporates - Of Which: Specialised Lending	2,621	0	1,092	768	2	2	2,574	0	1,209	1,008	1	2
	Corporates - Of Which: SME	313	4	140	96	10	2	325	4	166	98	9	2
	Retail	157	0	61	19	0	0	148	0	54	17	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	91	0	37	8	0	87	0	37	8	0	0	
	Retail - Other Retail	76	0	24	11	0	67	0	16	9	0	0	
	Retail - Other Retail - Of Which: SME	60	0	16	7	0	52	0	8	5	0	0	
	Retail - Other Retail - Of Which: non-SME	16	0	7	4	0	14	0	7	4	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
KOREA, REPUBLIC OF	Central banks and central governments	28,954	0	12,730	1,047	0	29,428	0	13,205	1,112	0	0	
	Institutions	16,741	0	6,147	698	0	20,030	0	8,423	889	0	0	
	Corporates	20,248	50	13,170	4,329	27	53	20,124	47	12,068	4,128	16	54
	Corporates - Of Which: Specialised Lending	559	0	420	130	0	0	586	0	445	185	0	0
	Corporates - Of Which: SME	2,184	18	1,812	481	19	14	2,320	16	1,873	435	13	14
	Retail	23,799	97	23,336	5,679	136	65	23,059	94	22,615	5,719	132	59
	Retail - Secured on real estate property	15,035	31	15,040	662	52	1	14,275	32	14,279	634	53	2
	Retail - Secured on real estate property - Of Which: SME	64	0	64	0	0	0	63	0	63	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14,972	31	14,976	662	52	1	14,211	32	14,216	634	53	1
	Retail - Qualifying Revolving	1,723	8	1,485	238	28	5	1,746	8	1,503	232	26	5
	Retail - Other Retail	7,041	57	6,811	4,779	56	58	7,038	54	6,834	4,852	53	53
	Retail - Other Retail - Of Which: SME	444	2	218	176	1	6	425	2	224	183	1	5
	Retail - Other Retail - Of Which: non-SME	6,597	55	6,593	4,602	55	53	6,614	52	6,610	4,669	52	47
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SINGAPORE	Central banks and central governments	19,751	0	11,739	383	0	20,286	0	9,468	81	0	0	
	Institutions	10,457	0	8,127	755	0	0	9,839	0	7,077	693	0	1
	Corporates	28,839	613	12,545	6,033	771	258	28,103	492	12,858	7,155	859	254
	Corporates - Of Which: Specialised Lending	7,329	152	3,293	1,840	321	36	6,562	137	2,859	1,674	309	19
	Corporates - Of Which: SME	186	57	111	46	21	24	203	54	129	411	310	26
	Retail	18,479	89	14,985	2,072	77	52	18,251	89	14,878	2,107	75	40
	Retail - Secured on real estate property	11,737	24	11,738	655	17	4	11,651	25	11,651	697	17	5
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,737	24	11,737	655	17	4	11,650	25	11,651	697	17	5
	Retail - Qualifying Revolving	5,615	62	2,474	700	56	34	5,458	60	2,444	692	55	23
	Retail - Other Retail	1,127	3	773	717	3	14	1,142	3	783	719	3	13
	Retail - Other Retail - Of Which: SME	6	0	2	1	1	0	8	0	4	2	1	0
	Retail - Other Retail - Of Which: non-SME	1,120	3	771	716	3	14	1,134	3	779	717	3	13
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
INDIA	Central banks and central governments	6,571	0	5,774	2,318	0	6,778	0	5,260	2,246	0	3	
	Institutions	9,098	0	3,559	1,013	0	0	9,149	0	4,057	960	0	0
	Corporates	29,270	1,711	15,530	9,856	1,167	1,055	29,983	1,606	16,458	9,366	883	1,009
	Corporates - Of Which: Specialised Lending	2,021	63	1,417	1,197	171	38	1,900	62	1,432	1,220	156	36
	Corporates - Of Which: SME	742	78	555	550	94	49	765	57	515	528	64	26
	Retail	4,609	73	2,780	1,580	90	52	4,520	70	2,654	1,472	76	44
	Retail - Secured on real estate property	1,244	34	1,244	207	39	11	1,175	33	1,175	169	35	10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,243	34	1,243	207	39	11	1,175	33	1,175	169	35	10
	Retail - Qualifying Revolving	2,078	5	471	673	1	15	2,080	5	468	632	1	13
	Retail - Other Retail	1,288	34	1,066	700	49	26	1,264	32	1,011	671	39	21
	Retail - Other Retail - Of Which: SME	652	24	418	252	24	17	671	23	408	248	17	17
	Retail - Other Retail - Of Which: non-SME	636	10	647	448	25	10	593	9	604	422	22	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	0	0	26	0	0	0	0	0	0	0	0	
	Institutions	3,912	0	1,776	83	0	0	2,694	0	735	90	0	0
	Corporates	5,733	0	4,286	844	0	1	3,949	0	3,016	556	0	1
	Corporates - Of Which: Specialised Lending	370	0	285	252	0	0	76	0	75	68	0	0
	Corporates - Of Which: SME	40	0	8	4	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED ARAB EMIRATES	Central banks and central governments	6,648	0	3,780	184	0	7,290	0	4,424	170	0	0	
	Institutions	5,542	0	2,503	582	0	6,190	0	3,102	594	0	0	
	Corporates	21,195	1,212	12,481	6,075	452	855	21,026	981	11,591	5,598	418	664
	Corporates - Of Which: Specialised Lending	1,585	239	968	485	61	202	2,111	234	937	359	11	202
	Corporates - Of Which: SME	111	16	55	33	7	10	99	11	53	39	6	4
	Retail	791	11	515	590	15	34	721	7	459	513	11	26
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	563	3	290	268	2	17	541	3	280	257	2	16
	Retail - Other Retail	228	8	225	322	13	17	180	4	178	256	9	10
	Retail - Other Retail - Of Which: SME	6	4	4	0	0	3	2	1	0	0	5	
	Retail - Other Retail - Of Which: non-SME	222	4	221	321	13	14	178	3	177	256	9	6
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
TAIWAN, PROVINCE OF CHINA	Central banks and central governments	15,947	0	8,637	413	0	13,856	0	6,640	333	0	0	
	Institutions	6,752	0	4,377	305	0	6,387	0	3,576	217	0	0	
	Corporates	7,434	35	3,196	1,124	29	12	7,307	32	3,154	1,195	71	8
	Corporates - Of Which: Specialised Lending	16	0	3	2	0	0	157	0	49	20	0	0
	Corporates - Of Which: SME	10	0	6	5	0	0	6	0	4	4	0	0

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Standard Chartered Plc

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Sweden	35 61 0 70 35 0 0	35 61 0 70 35 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	32 56 0 64 32 0 0	3 5 0 6 3 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	United Kingdom	405 38 3 18 110 0 0	405 38 3 18 110 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	184 310 29 2 85 0 0	17 95 9 1 25 0 0	0 8 3 0 0 28 0	0 4 0 0 0 0 0	0 64 15 0 20 13 7	0 1 0 0 0 196 37	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	21		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Iceland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Liechtenstein																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Norway	10 0 205 8 117 0 41	10 0 205 8 117 0 41	0 0 0 0 0 0 0	0 0 0 0 0 0 0	10 0 205 8 117 0 41	0 0 0 0 0 0 0	0 21 5 0 0 12 3	0 168 56 0 0 167 22	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	62		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada	110 0 52 25 346 0 0	110 0 52 25 346 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	110 0 52 25 346 0 0	0 0 0 0 0 0 0	9 0 0 0 0 0 0	198 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	96		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong	947 969 299 325 19 89 2	947 969 299 325 19 89 2	726 485 8 3 0 42 2	0 0 0 0 0 0 0	221 484 292 322 0 1 2	0 0 0 0 0 0 0	22 1 0 0 0 1 0	2 255 2 0 24 18 0	2 3 2 1 0 1 0	204 252 85 24 41 39 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	125		
Total		2,650	1,452	1,328	0	1,322	0	2	299	7	644	4	0	0	125		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Standard Chartered Plc

As of 31/12/2018

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Japan	678	678	44	0	635	0	8	374	0	2	0	0	
[3M - 1Y [		755	755	0	0	755	0	1	72	0	1	0	0
[1Y - 2Y [		379	379	4	0	375	0	2	57	30	1,133	0	0
[2Y - 3Y [		14	14	0	0	14	0	0	28	0	1	0	0
[3Y - 5Y [		153	153	0	0	153	0	0	1	3	49	0	0
[5Y - 10Y [		36	36	0	0	36	0	0	70	0	5	0	0
[10Y - more	4	4	2	0	2	0	0	0	0	0	0	0			
Total		2,019	2,019	50	0	1,969	0	10	602	32	1,191	0	0		
[0 - 3M [	U.S.	5,419	5,419	0	0	4,604	815	61	1,612	57	1,661	0	0	
[3M - 1Y [		10,146	10,146	1	0	8,607	1,538	106	1,612	47	1,076	0	0
[1Y - 2Y [		6,531	6,531	412	0	5,198	922	20	664	16	713	0	0
[2Y - 3Y [		1,835	1,831	4	0	1,551	280	10	1,569	6	182	0	0
[3Y - 5Y [		1,522	1,522	0	0	1,286	236	15	315	5	135	46	0
[5Y - 10Y [		1	0	1	0	0	0	50	266	3	80	4	0
[10Y - more	148	133	148	0	0	0	13	92	0	1	0	0			
Total		25,603	25,535	566	0	21,246	3,790	276	6,130	134	3,848	49	0		
[0 - 3M [	China	392	362	108	0	284	0	0	0	0	0	0	0	
[3M - 1Y [		849	849	397	0	452	0	0	0	0	0	0	0
[1Y - 2Y [		582	579	569	0	13	0	0	0	0	0	0	0
[2Y - 3Y [		355	355	217	0	138	0	0	0	0	0	0	0
[3Y - 5Y [		181	116	134	0	47	0	0	0	0	0	0	0
[5Y - 10Y [		66	66	66	0	0	0	0	0	0	0	0	0
[10Y - more	4	4	4	0	0	0	0	0	0	0	0	0			
Total		2,429	2,321	1,494	0	935	0	0	0	0	0	0	0		
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Other advanced economies non EEA	1,847	1,847	7	0	1,736	21	48	2,883	25	1,319	2	0	
[3M - 1Y [		1,087	1,087	61	0	1,011	15	45	5,817	28	1,372	69	0
[1Y - 2Y [		1,417	1,417	495	151	718	53	7	410	26	1,070	0	0
[2Y - 3Y [		962	962	308	9	640	4	4	332	11	245	0	0
[3Y - 5Y [		1,001	1,001	378	109	482	31	4	404	1	329	1	0
[5Y - 10Y [		311	311	213	22	71	6	13	588	1	323	0	0
[10Y - more	96	69	90	3	2	1	1	131	8	138	0	0			
Total		6,721	6,693	1,552	294	4,660	131	122	10,565	100	4,795	72	0		
[0 - 3M [	Other Central and eastern Europe countries non EEA	24	24	1	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		20	20	20	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		19	19	19	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		9	5	9	0	0	0	0	0	0	0	0	0
[10Y - more	4	2	2	0	0	0	0	0	0	0	0	0			
Total		74	70	52	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Middle East	36	36	14	0	11	10	4	377	1	256	30	0	
[3M - 1Y [		285	285	3	0	167	8	19	1,162	4	164	9	0
[1Y - 2Y [		604	604	2	0	134	192	11	568	0	0	0	0
[2Y - 3Y [		1,093	1,093	2	0	65	1,016	0	0	0	0	79	0
[3Y - 5Y [		163	163	21	0	139	3	2	262	0	127	0	0
[5Y - 10Y [		117	104	22	0	70	0	0	0	70	0	146	0
[10Y - more	190	188	9	0	181	0	0	0	0	122	220	0			
Total		2,487	2,473	76	0	539	1,479	36	2,368	5	542	610	0		
[0 - 3M [	Latin America and the Caribbean	91	91	69	0	3	18	2	183	0	0	0	0	
[3M - 1Y [		195	195	88	0	63	43	3	332	0	0	0	0
[1Y - 2Y [		291	291	249	0	41	0	2	175	0	0	0	0
[2Y - 3Y [		40	39	28	0	12	0	0	0	0	0	0	0
[3Y - 5Y [		31	30	31	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		40	39	40	0	0	0	0	0	0	0	0	0
[10Y - more	33	24	33	0	0	0	0	0	0	0	0	0			
Total		719	709	538	0	120	61	7	690	0	0	0	0		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Standard Chartered Plc

As of 31/12/2018

		Direct exposures														Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [	Africa	534	517	147	0	0	167	114	731	30	1,028	77	0				
[3M - 1Y [		1,089	1,074	617	0	0	321	44	1,327	4	136	88	0				
[1Y - 2Y [		154	148	16	0	0	137	15	321	1	27	8	0				
[2Y - 3Y [		31	31	13	0	0	18	1	51	1	24	0	0				
[3Y - 5Y [		147	147	28	0	0	118	0	91	1	29	194	1				
[5Y - 10Y [		244	229	54	0	14	176	5	278	5	153	67	0				
[10Y - more		88	49	73	0	0	15	0	0	0	15	247	2					
Total		2,288	2,195	949	0	165	954	179	2,799	41	1,411	681	3				778	
[0 - 3M [	Others	3,572	3,572	296	0	3,258	18	226	2,223	1	180	16	0				
[3M - 1Y [		1,961	1,952	759	0	1,000	202	35	537	14	279	2	0				
[1Y - 2Y [		2,462	2,437	901	0	1,554	8	47	142	0	0	0	0				
[2Y - 3Y [		1,271	1,257	294	0	964	13	0	0	0	0	5	0				
[3Y - 5Y [		1,956	1,942	324	0	1,605	27	12	751	14	264	4	0				
[5Y - 10Y [		859	646	527	0	29	303	13	136	4	32	2	0				
[10Y - more		119	113	113	0	7	0	0	27	0	0	0	0					
Total		12,201	11,906	3,213	0	8,417	571	332	3,815	33	754	29	0				4,520	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Standard Chartered Plc

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [	Spain															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Sweden	27	27	0	0	25	1	0	0	0	0	0	0	0	0	0
[3M - 1Y [		18	18	0	0	17	1	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		44	44	0	0	42	2	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		117	117	0	0	110	6	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		117	117	0	0	110	6	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	322	322	0	0	305	17	0	0	0	0	0	0	0	0	0	
[0 - 3M [	United Kingdom	197	197	0	0	112	84	2	70	0	2	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		5	5	0	0	2	3	3	44	3	7	0	0	0	0	0
[2Y - 3Y [		25	25	0	0	15	10	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		111	111	0	0	66	45	0	15	0	0	0	511	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	3	0	0	0	114	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	336	336	0	0	195	142	9	175	6	19	638	0	0	0	6	
[0 - 3M [	Iceland															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Liechtenstein															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		186	186	0	0	186	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		341	341	0	0	341	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		10	10	0	0	10	0	0	248	3	169	0	0	0	0	0
Total	536	536	0	0	536	0	4	248	3	169	0	0	0	0	105	
[0 - 3M [	Australia															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		25	25	0	0	25	0	0	10	243	0	0	0	0	0	0
[1Y - 2Y [		53	53	0	0	53	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		179	179	0	0	179	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		726	726	0	0	726	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	983	983	0	0	983	0	10	243	0	0	0	0	0	0	236	
[0 - 3M [	Hong Kong	599	84	546	0	53	0	0	1	41	0	0	0	0	0	
[3M - 1Y [		984	417	567	0	53	0	0	101	3	298	0	0	0	0	
[1Y - 2Y [		622	608	14	0	608	0	0	0	0	3	385	0	0	0	
[2Y - 3Y [		61	56	5	0	56	0	0	0	0	2	119	0	0	0	
[3Y - 5Y [		413	405	8	0	405	0	0	0	0	2	33	0	0	0	
[5Y - 10Y [		124	90	123	0	1	0	0	0	0	4	79	0	0	0	
[10Y - more		29	29	29	0	1	0	0	18	0	1	0	0	0	0	
Total	2,832	1,840	1,141	0	1,691	0	0	119	15	955	4	0	0	215		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Standard Chartered Plc

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Africa	706	666	302	0	56	110	0	0	24	720	32	0		
[3M - 1Y [		1,054	1,025	762	0	45	247	75	445	2	51	77	0
[1Y - 2Y [		149	140	20	0	37	92	2	243	3	9	0	0
[2Y - 3Y [		108	108	16	0	88	37	37	1,423	9	480	6	0
[3Y - 5Y [		174	166	19	0	5	151	29	401	2	63	36	0
[5Y - 10Y [		349	328	74	0	16	259	31	451	7	558	55	0
[10Y - more		129	98	84	0	0	45	10	205	0	0	263	0		
Total		2,670	2,531	1,276	0	163	992	185	3,168	47	1,930	479	0	667	
[0 - 3M [Others	2,420	2,418	322	0	1,906	180	0	0	0	0	32	0		
[3M - 1Y [		2,829	2,795	854	0	1,822	152	12	961	0	0	11	0
[1Y - 2Y [		2,024	2,022	326	0	1,688	10	2	14	0	0	0	0
[2Y - 3Y [		1,664	1,642	600	0	1,038	27	48	368	0	0	5	0
[3Y - 5Y [		2,462	2,259	719	0	1,655	88	79	836	0	0	0	0
[5Y - 10Y [		1,035	970	308	0	412	315	12	213	0	26	3	0
[10Y - more		226	204	214	0	13	0	14	271	0	7	0	0		
Total		12,660	12,311	3,344	0	8,533	772	167	2,662	0	33	52	0	4,474	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Standard Chartered Plc

(mln EUR)	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	113,744	0	205	185	40	178	32	111,948	0	203	186	51	180	11
Central banks	24,336	0	0	0	17	0	0	24,253	0	0	0	18	0	0
General governments	54,935	0	0	0	15	0	0	49,527	0	0	0	14	0	0
Credit institutions	23,174	0	0	0	1	0	0	24,766	0	0	0	2	0	0
Other financial corporations	9,317	0	1	0	5	1	0	10,915	0	1	0	6	0	0
Non-financial corporations	1,981	0	205	185	2	177	32	2,488	0	202	186	11	179	11
Loans and advances (including at amortised cost and fair value)	380,068	469	7,117	6,622	845	4,150	1,163	394,219	652	6,747	6,129	850	3,994	1,169
Central banks	54,026	0	0	0	0	0	0	61,816	0	0	0	0	0	0
General governments	2,813	0	0	0	2	0	0	3,740	1	0	0	2	0	0
Credit institutions	66,975	0	2	0	2	2	0	67,202	0	2	0	2	0	0
Other financial corporations	38,911	0	240	240	12	128	53	49,226	0	683	223	14	113	39
Non-financial corporations	114,957	131	5,910	5,688	401	3,599	1,030	106,575	310	5,321	5,174	455	3,420	904
of which: small and medium-sized enterprises at amortised cost	5,306	8	369	369	28	296	31	5,302	5	365	365	29	379	67
Households	102,385	337	965	694	429	422	79	105,660	340	742	732	376	461	226
DEBT INSTRUMENTS other than HFT	493,811	469	7,323	6,807	885	4,328	1,195	506,167	652	6,950	6,315	901	4,174	1,180
OFF-BALANCE SHEET EXPOSURES	216,008		2,550	1,067	100	105	8	170,063		523	385	108	137	7

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Standard Chartered Plc

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	120,551	0	208	191	51	185	0	114,759	0	205	205	48	182	0
Central banks	22,140	0	0	0	16	0	0	20,362	0	0	0	14	0	0
General governments	57,287	0	0	0	15	0	0	52,350	0	0	0	10	0	0
Credit institutions	25,752	0	0	0	2	0	0	25,690	0	0	0	5	0	0
Other financial corporations	10,957	0	0	0	6	0	0	12,568	0	0	0	6	0	0
Non-financial corporations	4,415	0	208	191	13	185	0	3,788	0	205	205	13	182	0
Loans and advances (including at amortised cost and fair value)	402,903	582	6,663	6,563	766	4,021	1,117	401,641	647	5,925	5,762	713	3,649	1,002
Central banks	56,279	0	0	0	2	0	0	61,509	0	0	0	1	0	0
General governments	4,752	14	0	0	2	0	0	4,480	1	0	0	2	0	0
Credit institutions	66,524	0	6	0	2	0	0	64,842	1	6	0	2	0	0
Other financial corporations	57,718	0	225	223	12	132	29	52,770	2	364	223	12	145	31
Non-financial corporations	109,843	243	5,334	5,334	371	3,478	884	110,636	218	4,765	4,749	327	3,081	727
of which: small and medium-sized enterprises at amortised cost	5,031	9	351	351	120	351	70	5,008	35	505	335	23	418	69
Households	107,786	325	1,098	1,005	376	410	204	107,404	426	790	790	367	423	244
DEBT INSTRUMENTS other than HFT	523,454	582	6,871	6,754	817	4,206	1,117	516,400	647	6,130	5,968	762	3,831	1,002
OFF-BALANCE SHEET EXPOSURES	182,027		560	537	102	149	12	171,537		469	435	97	142	5

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

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

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

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

2019 EU-wide Transparency Exercise

Forborne exposures

Standard Chartered Plc

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,336	2,501	1,332	1,332	878	3,149	2,442	1,364	1,364	677
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	243	106	55	55	47	90	89	45	45	0
Non-financial corporations	2,669	2,074	1,152	1,152	642	2,640	2,038	1,164	1,164	483
of which: small and medium-sized enterprises at amortised cost	91	89	59	59	33	84	83	52	52	20
Households	424	321	126	126	190	419	314	155	155	194
DEBT INSTRUMENTS other than HFT	3,336	2,501	1,332	1,332	878	3,149	2,442	1,364	1,364	677
Loan commitments given	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

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

2019 EU-wide Transparency Exercise

Forborne exposures

Standard Chartered Plc

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,099	2,342	1,348	1,348	690	2,875	2,120	1,323	1,323	749
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	94	93	54	54	0	92	91	53	53	0
Non-financial corporations	2,589	1,937	1,139	1,139	482	2,383	1,732	1,118	1,118	515
of which: small and medium-sized enterprises at amortised cost	87	84	53	53	24	75	74	44	44	24
Households	416	312	154	154	207	400	297	151	151	234
DEBT INSTRUMENTS other than HFT	3,099	2,342	1,348	1,348	690	2,875	2,120	1,323	1,323	749
Loan commitments given	0	0	0	0	0	0	0	0	0	0

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

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