Untuk memenuhi Peraturan Otoritas Jasa Keuangan (POJK) nomor 6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank sebagaimana telah dirubah dengan POJK nomor 32/POJK.03/2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) nomor 43/SEOJK.03/2016 tanggal 28 September 2016 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, maka di bawah ini adalah Laporan Keuangan Konsolidasian PT Astra International Tbk dan Standard Chartered PLC untuk periode yang berakhir pada tanggal 31 Desember 2018.

PT Astra International Tbk dan Standard Chartered PLC pada tanggal 31 Desember 2018 masing-masing pemilik 44,56% saham PT Bank Permata Tbk.

Laporan Keuangan di bawah ini merupakan bagian dari Laporan Keuangan Konsolidasian PT Bank Permata Tbk untuk periode yang berakhir pada tanggal 31 Desember 2018 yang dipublikasikan melalui surat kabar Bisnis Indonesia pada tanggal 22 Februari 2019.

Jakarta, 22 Maret 2019
PT Bank Permata Tbk
Direksi

Ridha DM Wirakusumah
Direktur Utama

Lea Setianti Kusumawijaya
Direktur Keuangan

ASTRA international

PT ASTRA INTERNATIONAL Tbk DAN ENTITAS ANAK

satu Indonesia

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2018 DAN 2017
(Dinyatakan dalam miliaran Rupiah, kecuali dinyatakan lain)

	2018	2017
ASET		
Aset lancar		
Kas dan setara kas	25.193	31.574
Investasi lain-lain	591	305
Piutang usaha, setelah dikurangi penyisihan piutang ragu-ragu sebesar 813 (2017: 873):		
- Pihak berelasi	1.565	1.566
- Pihak ketiga	29.655	23.785
Piutang pembiayaan, setelah dikurangi penyisihan piutang ragu-ragu sebesar 1.693 (2017: 1.486)	33.842	31.882
Piutang lain-lain, setelah dikurangi penyisihan piutang ragu-ragu sebesar 54 (2017: 23):		
- Pihak berelasi	536	388
- Pihak ketiga	4.386	3.851
Persediaan	26.505	19.504
Pajak dibayar dimuka	8.576	5.720
Aset lain-lain	2.760	2.953
Jumlah aset lancar	133.609	121.528
Aset tidak lancar		
Piutang usaha - pihak ketiga		
Piutang pembiayaan, setelah dikurangi penyisihan piutang ragu-ragu sebesar 1.459 (2017: 1.354)	32.065	31.370
Piutang lain-lain:		
- Pihak berelasi	1.260	915
- Pihak ketiga	2.930	872
Persediaan	4.117	3.144
Investasi pada ventura bersama	28.194	27.929
Investasi pada entitas asosiasi	12.164	11.331
Investasi lain-lain	10.772	8.613
Aset pajak tangguhan	4.209	4.200
Properti investasi	8.504	8.381
Tanaman produktif, setelah dikurangi akumulasi penyusutan sebesar 2.281 (2017: 2.027)	7.049	6.747
Aset tetap, setelah dikurangi akumulasi sebesar 55.817 (2017: 47.650)	57.733	48.402
Properti pertambangan, setelah dikurangi akumulasi sebesar 10.137 (2017: 9.784)	15.889	5.877
Hak konsesi, setelah dikurangi akumulasi amortisasi sebesar 437 (2017: 376)	7.383	7.081
Goodwill	4.411	1.956
Aset takberwujud lainnya	9.186	2.569
Aset lain-lain	5.230	4.846
Jumlah aset tidak lancar	211.102	174.302
JUMLAH ASET	344.711	295.830

	2018	2017
LIABILITAS		
Liabilitas jangka pendek		
Pinjaman jangka pendek	19.588	16.321
Utang usaha:		
- Pihak berelasi	4.239	3.708
- Pihak ketiga	38.024	25.760
Liabilitas lain-lain:		
- Pihak berelasi	153	308
- Pihak ketiga	7.914	9.505
Utang pajak	4.426	2.462
Akrual	10.492	8.337
Provisi	158	
Liabilitas imbalan kerja	481	404
Pendapatan ditangguhkan	5.051	4.465
Bagian jangka pendek dari utang		
- Pinjaman bank dan pinjaman lain-lain	15.591	13.265
- Surat berharga yang diterbitkan	10.235	13.952
- Utang sewa pembiayaan	115	46
Jumlah liabilitas jangka pendek	116.467	98.722
Liabilitas jangka panjang		
Liabilitas lain-lain - pihak ketiga	400	292
Liabilitas pajak tangguhan	5.231	2.003
Provisi	711	214
Liabilitas imbalan kerja	4.864	4.677
Pendapatan ditangguhkan	2.290	2.023
Utang jangka panjang, setelah dikurangi		
- Pinjaman bank dan pinjaman lain-lain	26.272	18.589
- Surat berharga yang diterbitkan	13.777	12.791
- Utang sewa pembiayaan	336	14
Jumlah liabilitas jangka panjang	53.881	40.603
Jumlah liabilitas	170.348	139.325
EKUITAS		
Modal saham:		
- Modal dasar - 60.000.000.000 saham dengan nilai nominal Rp50 (dalam satuan Rupiah) per saham		
- Modal ditempatkan dan disetor penuh - 40.483.553.140 saham biasa	2.024	2.024
Tambahan modal disetor	1.139	1.139
Saldo laba:		
- Dicadangkan	425	425
- Belum dicadangkan	127.307	113.138
Komponen ekuitas lainnya	6.052	7.054
Ekuitas yang diatribusikan	136.947	123.780
Kepentingan nonpengendali	37.416	32.725
Jumlah ekuitas	174.363	156.505
JUMLAH LIABILITAS DAN EKUITAS	344.711	295.830

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2018 DAN 2017
(Dinyatakan dalam miliaran Rupiah, kecuali dinyatakan lain)

	2018	2017
Pendapatan bersih	239.205	206.057
Beban pokok pendapatan	(188.436)	(163.689)
Laba bruto	50.769	42.368
Beban penjualan	(10.090)	(10.222)
Beban umum dan administrasi	(13.811)	(11.820)
Penghasilan bunga	1.859	1.982
Biaya keuangan	(3.105)	(2.042)
Kerugian selisih kurs, bersih	(87)	(9)
Penghasilan lain-lain	3.631	3.105
Beban lain-lain	(1.207)	(919)
Bagian atas hasil bersih ventura bersama	5.123	5.440
Bagian atas hasil bersih entitas asosiasi	1.913	1.254
Laba sebelum pajak penghasilan	34.995	29.137
Beban pajak penghasilan	(7.623)	(6.016)
Laba tahun berjalan	27.372	23.121
Penghasilan komprehensif lain:		
Pos-pos yang tidak akan direklasifikasi ke laba rugi		
Revaluasi aset tetap	35	65
Pengukuran kembali atas liabilitas	202	(279)
Bagian penghasilan komprehensif	47	(157)
Bagian penghasilan komprehensif		(15)
Pajak penghasilan terkait	(51)	67
	242	(319)
Pos-pos yang akan direklasifikasi ke laba rugi		
Selisih kurs karena penjabaran laporan		
Aset keuangan tersedia untuk dijual	(285)	204
Lindung nilai arus kas	756	(186)
Bagian penghasilan komprehensif	50	(11)
Bagian penghasilan komprehensif		(320)
Pajak penghasilan terkait	(173)	37
	1.225	(210)
Penghasilan komprehensif lain tahun berjalan, setelah pajak	1.467	(529)
Jumlah penghasilan komprehensif	28.839	22.592
Laba yang diatribusikan kepada:		
Pemilik entitas induk	21.673	18.847
Kepentingan nonpengendali	5.699	4.274
	27.372	23.121
Penghasilan komprehensif yang		
Pemilik entitas induk	22.612	18.490
Kepentingan nonpengendali	6.227	4.102
	28.839	22.592
Laba per saham - dasar dan dilusian (dalam satuan Rupiah)	535	466

LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2018 DAN 2017
(Dinyatakan dalam miliaran Rupiah)

	2018	2017
Arus kas dari aktivitas operasi:		
Penerimaan dari pelanggan	266.919	233.597
Pembayaran kepada pemasok, termasuk	(206.085)	(182.759)
Pembayaran kepada karyawan	(19.313)	(17.015)
Penerimaan dari aktivitas operasi lainnya	1.202	1.313
Pembayaran untuk aktivitas operasi lainnya	(9.604)	(8.160)
Kas yang dihasilkan dari operasi	33.119	26.976
Penghasilan bunga yang diterima	1.617	1.699
Pembayaran pajak	(8.010)	(6.369)
Pengembalian pajak		979
Arus kas bersih yang diperoleh dari	27.692	23.285
Arus kas dari aktivitas investasi:		
Dividen kas yang diterima	7.021	7.033
Penjualan dan investasi lain-lain	3.538	4.761
Penurunan kas yang dibatasi penggunaannya		153
Penjualan aset tetap	376	211
Penurunan piutang lain-lain kepada pihak-pihak berelasi		55
Penjualan entitas anak, setelah dikurangi		(1)
Penjualan properti investasi	2	564
Pembelian entitas anak, setelah dikurangi	(17.343)	(1.096)
Penambahan aset tetap	(13.378)	(9.799)
Penambahan investasi lain-lain	(6.235)	(6.148)
Penambahan investasi pada entitas asosiasi	(2.056)	(3.449)
Penambahan aset takberwujud lainnya	(1.123)	(207)
Penambahan tanaman produktif	(638)	(624)
Penambahan piutang lain-lain kepada pihak-pihak berelasi	(481)	(555)
Penambahan properti investasi	(391)	(2.168)
Penambahan investasi pada ventura bersama	(60)	(1.371)
Penambahan aset lain-lain	(58)	(95)
Penjualan investasi pada ventura bersama	-	474
Penambahan kas yang dibatasi penggunaannya	-	(2.679)
Arus kas bersih yang digunakan untuk	(29.731)	(14.941)
Arus kas dari aktivitas pendanaan:		
Penerimaan pinjaman jangka pendek	147.927	162.776
Penerimaan utang jangka panjang	35.862	38.763
Penerbitan saham kepada kepentingan nonpengendali	949	
Pembayaran kembali pinjaman jangka pendek	(144.920)	(165.334)
Pembayaran kembali utang jangka panjang	(29.969)	(32.645)
Dividen kas yang dibayarkan kepada pemegang saham Perseroan	(7.687)	(6.798)
Akuisisi kepentingan nonpengendali	(2.802)	(48)
Dividen kas yang dibayarkan kepada	(2.510)	(1.789)
Pembayaran biaya keuangan	(1.723)	(2.017)
Transaksi lainnya dengan kepentingan	-	(11)
Arus kas bersih yang digunakan untuk	(4.873)	(6.184)
(Penurunan)/kenaikan bersih kas, setara kas	(6.912)	2.160
Kas, setara kas dan cerukan pada awal tahun	31.574	29.356
Dampak perubahan selisih kurs terhadap kas,	279	58
Kas, setara kas dan cerukan pada akhir tahun	24.941	31.574

Kas, setara kas dan cerukan terdiri dari:

	2018	2017
Kas dan setara kas	25.193	31.574
Cerukan	(252)	-
	24.941	31.574

LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2018 DAN 2017
(Dinyatakan dalam miliaran Rupiah)

	Diatribusikan kepada pemilik entitas induk											
			Saldo laba		Selisih kurs						Diatribusikan	
	Modal	Tambahan	Dicadangkan	Belum	Revaluasi		Aset keuangan	Lindung	Lain-lain	Jumlah		Jumlah
Saldo 1 Januari 2017	2.024	1.139	425	101.217	2.076	1.437	42	(92)	3.683	111.951	27.955	139.906
Penyesuaian sehubungan dengan penerapan PSAK No. 69 (2015)	-	-	-		-	-	-	-	-		51	220
Saldo 1 Januari 2017 setelah penyesuaian	2.024	1.139	425	101.386	2.076	1.437	42	(92)	3.683	112.120	28.006	140.126
Penghasilan komprehensif tahun berjalan [1]	-	-	-	18.553	45	39	237	(384)	-	18.490	4.102	22.592
Dividen	-	-	-	(6.801)	-	-	-	-	-	(6.801)	(1.788)	(8.589)
Akuisisi entitas anak	-	-	-	-	-	-	-	-	-	-	1.435	1.435
Penerbitan saham kepada kepentingan nonpengendali	-	-	-	-	-	-	-	-	-	-		
Lain-lain	-	-	-	-	-	-	-	-	(29)	(29)	51	22
Saldo 1 Januari 2018	2.024	1.139	425	113.138	2.121	1.476	279	(476)	3.654	123.780	32.725	156.505
Penghasilan komprehensif tahun berjalan	-	-	-	21.850	24	390	(371)	719	-	22.612	6.227	28.839
Dividen	-	-	-	(7.692)	-	-	-	-	-	(7.692)	(2.510)	(10.202)
Akuisisi entitas anak	-	-	-	-	-	-	-	-	-	-	1.148	1.148
Penerbitan saham kepada kepentingan nonpengendali	-	-	-	-	-	-	-	-	-	-	884	884
Akuisisi kepentingan nonpengendali di entitas anak	-	-	-	-	-	-	-	-	(1.764)	(1.764)	(861)	(2.625)
Lain-lain	-	-	-		-	-	-	-	-		(197)	(186)
Saldo 31 Desember 2018	2.024	1.139	425	127.307	2.145	1.866	(92)	243	1.890	136.947	37.416	174.363

Catatan:

1. Periode komparasi pada dan untuk tahun yang berakhir 31 Desember 2017 telah disajikan kembali sehubungan dengan penerapan PSAK No. 69 (2015) – Agrikultur.
2. Laporan keuangan konsolidasian pada dan untuk tahun yang berakhir 31 Desember 2018 dan 2017 telah diaudit oleh KAP Tanudiredja, Wibisana, Rintis & Rekan (anggota jaringan firma PricewaterhouseCoopers), dengan opini tanpa modifikasian, sebagaimana tercantum dalam laporan mereka tertanggal 27 Februari 2019 dan 2018.
3. Kurs tutup buku per tanggal 31 Desember 2018 dan 2017 masing-masing sebesar 1 USD = Rp14.481,- dan 1 USD = Rp13.548,-

Jakarta, 28 Februari 2019

Direksi
PT ASTRA INTERNATIONAL Tbk

Standard Chartered

Consolidated balance sheet
As at 31 December 2018

	31.12.18 $million	31.12.17 $million
Assets		
Cash and balances at central banks	**57,511**	58,864
Financial assets held at fair value through profit or loss	**87,132**	27,564
Derivative financial instruments	**45,621**	47,031
Loans and advances to banks[1]	**61,414**	78,188
Loans and advances to customers[2]	**256,557**	282,288
Investment securities	**125,901**	117,025
Other assets	**35,401**	33,490
Current tax assets	**492**	491
Prepayments and accrued income	**2,505**	2,307
Interests in associates and joint ventures	**2,307**	2,307
Goodwill and intangible assets	**5,056**	5,013
Property, plant and equipment	**6,490**	7,211
Deferred tax assets	**1,047**	1,177
Assets classified as held for sale	**1,328**	545
Total assets	**688,762**	663,501
Liabilities		
Deposits by banks	**29,715**	30,945
Customer accounts	**391,013**	370,509
Repurchase agreements and other similar secured borrowing	**1,401**	39,783
Financial liabilities held at fair value through profit or loss	**60,700**	16,633
Derivative financial instruments	**47,209**	48,101
Debt securities in issue	**46,454**	46,379
Other liabilities	**38,309**	35,257
Current tax liabilities	**676**	376
Accruals and deferred income	**5,393**	5,493
Subordinated liabilities and other borrowed funds	**15,001**	17,176
Deferred tax liabilities	**563**	404
Provisions for liabilities and charges	**1,330**	183
Retirement benefit obligations	**399**	455
Liabilities included in disposal groups held for sale	**247**	-
Total liabilities	**638,410**	611,694
Equity		
Share capital and share premium account	**7,111**	7,097
Other reserves	**11,878**	12,767
Retained earnings	**26,129**	26,641
Total parent company shareholders' equity	**45,118**	46,505
Other equity instruments	**4,961**	4,961
Total equity excluding non-controlling interests	**50,079**	51,466
Non-controlling interests	**273**	341
Total equity	**50,352**	51,807
Total equity and liabilities	**688,762**	663,501

1 Reverse repurchase agreements and other similar secured lending balances held at amortised cost of $3,815 million (31 December 2017: $20,694 million) have been included with loans and advances to banks

2 Reverse repurchase agreements and other similar secured lending balances held at amortised cost of $3,151 million (31 December 2017: $33,581 million) have been included with loans and advances to customers

Consolidated income statement
For the year ended 31 December 2018

	31.12.18 $million	31.12.17 $million
Interest income	**17,264**	14,435
Interest expense	**(8,471)**	(6,254)
Net interest income	**8,793**	8,181
Fees and commission income	**4,029**	3,942
Fees and commission expense	**(537)**	(430)
Net fee and commission income	**3,492**	3,512
Net trading income	**1,683**	1,527
Other operating income	**821**	1,205
Operating income	**14,789**	14,425
Staff costs	**(7,074)**	(6,758)
Premises costs	**(790)**	(823)
General administrative expenses	**(2,926)**	(2,007)
Depreciation and amortisation	**(857)**	(829)
Operating expenses	**(11,647)**	(10,417)
Operating profit before impairment losses and taxation	**3,142**	4,008
Credit impairment	**(653)**	(1,362)
Other impairment		
Goodwill	**-**	(320)
Other	**(182)**	(179)
Profit from associates and joint ventures	**241**	268
Profit before taxation	**2,548**	2,415
Taxation	**(1,439)**	(1,147)
Profit for the year	**1,109**	1,268
Profit attributable to:		
Non-controlling interests	**55**	49
Parent company shareholders	**1,054**	1,219
Profit for the year	**1,109**	1,268
	cents	cents
Earnings per share:		
Basic earnings per ordinary share	**18.7**	23.5
Diluted earnings per ordinary share	**18.5**	23.3

Consolidated statement of comprehensive income
For the year ended 31 December 2018

	31.12.18 $million	31.12.17 $million
Profit for the year	**1,109**	1,268
Other comprehensive (loss)/income		
Items that will not be reclassified to income statement:	**382**	(238)
Own credit gains/(losses) on financial liabilities designated at fair value through profit or loss	**394**	(249)
Equity instruments at fair value through other comprehensive income	**36**	-
Actuarial (losses)/gains on retirement benefit obligations	**(19)**	32
Taxation relating to components of other comprehensive income	**(29)**	(21)
Items that may be reclassified subsequently to income statement:	**(1,189)**	1,532
Exchange differences on translation of foreign operations:		
Net (losses)/gains taken to equity	**(1,462)**	1,637
Net gains/(losses) on net investment hedges	**282**	(288)
Share of other comprehensive income/(loss) from associates and joint ventures	**33**	(1)
Debt instruments at fair value through other comprehensive income/available-for-sale investments:		
Net valuation (losses)/gains taken to equity	**(128)**	369
Reclassified to income statement	**31**	(233)
Cash flow hedges:		
Net gains taken to equity	**34**	35
Reclassified to income statement	**7**	11
Taxation relating to components of other comprehensive income	**14**	2
Other comprehensive (loss)/income for the year, net of taxation	**(807)**	1,294
Total comprehensive income for the year	**302**	2,562
Total comprehensive income attributable to:		
Non-controlling interests	**34**	50
Parent company shareholders	**268**	2,512
Total comprehensive income for the year	**302**	2,562

Contingent liabilities and commitments
As at December 2018

	31.12.18 $million	31.12.17[1] $million
Contingent liabilities		
Guarantees and irrevocable letters of credit	**36,511**	31,429
Other contingent liabilities	**5,441**	6,210
	41,952	37,639
Commitments		
Documentary credits and short-term trade-related transactions	**3,982**	5,808
Undrawn formal standby facilities, credit lines and other commitments to lend		
One year and over	**71,467**	77,033
Less than one year	**37,041**	30,122
Unconditionally cancellable	**39,220**	40,823
	151,710	153,786
Capital commitments		
Contracted capital expenditure approved by the directors but not provided for in these accounts[2]	**450**	468

1 Contingent liabilities and commitments have been restated, as a result of the availability of more reliable, centralised information following the implementation of IFRS 9. The ageing of commitments is now based on residual rather than original maturity

2 of which: the Group has commitments totalling $439 million to purchase aircraft for delivery in 2019 (31 December 2017: $458 million). Pre-delivery payments of $5 million have been made to date in respect of these aircraft

Consolidated statement of changes in equity
For the year ended 31 December 2018

	Share capital and share premium account	Capital and merger reserves[1]	Own credit adjustment reserve	Available-for-sale reserve	Fair value through other comprehensive income reserve-debt	Fair value through other comprehensive income reserve-equity	Cash flow hedge reserve	Translation reserve	Retained earnings	Parent company shareholders' equity	Other equity instruments	Non-controlling interests	Total
	$million	$million	$million	$million	$million	$million	$million	$million	$million	$million	$million	$million	$million
At 1 January 2017	7,091	17,129	289	(4)	-	-	(85)	(5,805)	25,753	44,368	3,969	321	48,658
Profit after tax for the year	-	-	-	-	-	-	-	-	1,219	1,219	-	49	1,268
Other comprehensive (loss)/income	-	-	(235)	87	-	-	40	1,351	50[2]	1,293	-	1	1,294
Distributions	-	-	-	-	-	-	-	-	-	-	-	(51)	(51)
Shares issued, net of expenses	6	-	-	-	-	-	-	-	-	6	-	-	6
Other equity instruments issued, net of expenses	-	-	-	-	-	-	-	-	-	-	992	-	992
Net own shares adjustment	-	-	-	-	-	-	-	-	10	10	-	-	10
Share option expense, net of taxation	-	-	-	-	-	-	-	-	125	125	-	-	125
Dividends[3]	-	-	-	-	-	-	-	-	(445)	(445)	-	-	(445)
Other movements[4]	-	-	-	-	-	-	-	-	(71)	(71)	-	21[5]	(50)
As at 31 December 2017	7,097	17,129	54	83	-	-	(45)	(4,454)	26,641	46,505	4,961	341	51,807
IFRS 9 reclassifications[6]	-	-	-	(83)	(131)	45	-	-	169	-	-	-	-
IFRS 9 remeasurements[6]	-	-	-	-	-	4	-	-	31	35	-	-	35
Expected credit loss, net	-	-	-	-	65	-	-	-	(1,074)[7]	(1,009)	-	(8)	(1,017)
Tax impact	-	-	-	-	(11)	5	-	-	179	173	-	-	173
Impact of IFRS 9 on share of joint ventures and associates, net of tax	-	-	-	-	-	(1)	-	-	(51)	(52)	-	-	(52)
IFRS 9 transition adjustments	-	-	-	(83)	(77)	53	-	-	(746)	(853)	-	(8)	(861)
As at 1 January 2018	**7,097**	**17,129**	**54**	**-**	**(77)**	**53**	**(45)**	**(4,454)**	**25,895**	**45,652**	**4,961**	**333**	**50,946**
Profit after tax for the year	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,054**	**1,054**	**-**	**55**	**1,109**
Other comprehensive income/(loss)	**-**	**-**	**358**	**-**	**(84)**	**67**	**35**	**(1,158)**	**(4)[2]**	**(786)**	**-**	**(21)**	**(807)**
Distributions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(97)**	**(97)**
Shares issued, net of expenses	**14**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**14**	**-**	**-**	**14**
Net own shares adjustment	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**1**	**-**	**-**	**1**
Share option expense, net of taxation	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**158**	**158**	**-**	**-**	**158**
Dividends[3]	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(975)**	**(975)**	**-**	**-**	**(975)**
Other movements	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3[8]**	**3**
As at 31 December 2018	**7,111**	**17,129**	**412**	**-**	**(161)**	**120**	**(10)**	**(5,612)**	**26,129**	**45,118**	**4,961**	**273**	**50,352**

1. Includes capital reserve of $5 million, capital redemption reserve of $13 million and merger reserve of $17,111 million
2. Comprises actuarial gain/(loss), net of taxation and share from associates and joint ventures $(4) million (31 December 2017: $50 million)
3. Comprises dividends paid net of scrip $539 million (31 December 2017: $nil) and dividends on preference shares classified as equity and Additional Tier 1 securities $436 million (31 December 2017: $445 million). (refer Note 11)
4. Other movements of $(71) million is mainly due to issue of shares by Nepal to its non-controlling interests including premium ($19 million) as the adjustment to the carrying value of Group's share of the issue. This is offset by other equity adjustments of $(90) million
5. Other movements of $21 million relates to issue of shares by Nepal to its non-controlling interests including premium ($12 million) as the increase in non-controlling interest. The remaining $9 million relates to an acquisition
6. As per Note 41 Transition to IFRS 9 Financial Instruments
7. The Group's initial estimate of credit impairment provisions on adoption of IFRS 9 was $6,720 million. Following refinement of the Group's expected loss models, the estimate of the opening credit impairment provisions has been revised down by $222 million to $6,498 million, and the net expected credit loss of $(1,296) million adjusted against retained earnings has similarly decreased by $222 million to $1,074 million
8. Mainly due to additional share capital issued by Angola subscribed by its non-controlling interests without change in shareholding percentage

London, 26 February 2019

Board of Directors
STANDARD CHARTERED PLC