INTERNAL

Standard Chartered Bank
Name of Bank
BASEL III LEVERAGE RATIO REPORT
As of 31 December 2022

**PART I. CALCULATION OF BASEL III LEVERAGE RATIO**

| Item | Nature of Item | Reference | Account Code | Amount | |
|---|---|---|---|---|---|
| **A. CAPITAL MEASURE** | | | 300000000000900000 | | **6,470,464,606.64** |
| A.1 | Tier 1 Capital | Basel III CAR Report (Version 3) (Item A.7) | 300000000000910000 | 6,470,464,606.64 | |
| **B. EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)** | | | 100060000000900000 | | **119,917,847,480.51** |
| **B.1** | **Total On-balance sheet exposures (B.1.1 minus B.1.2)** | | 100060500000900000 | **82,931,196,934.26** | |
| B.1.1 | On-balance sheet items 1/ | | 100060500500900000 | 84,576,964,134.99 | |
| B.1.2 | Regulatory Adjustments 2/ | | 365000000000910000 | 1,645,767,200.73 | |
| **B.2** | **Total Derivative exposures (Sum of B.2.1 to B.2.3)** | Part II | 435000000000900000 | **14,020,363,173.69** | |
| B.2.1 | Replacement Cost associated with all derivatives transactions | Part II - Item 5 - Column b | 435000000000910000 | 7,249,452,340.04 | |
| B.2.2 | Add-on amounts for potential future exposure associated with all derivative transactions | Part II - Item 5 - Column d | 435000000000920000 | 6,770,910,833.65 | |
| B.2.3 | Adjusted effective notional amount of written credit derivatives | Part II - Sum of Items 4.a.ii and 4.b.ii - Column a | 435000000000930000 | 0.00 | |
| **B.3** | **Total Securities Financing Transaction (SFT) exposures (Sum of B.3.1 and B.3.2 )** | Part III | 195402000000000000 | **7,729,793,743.55** | |
| B.3.1 | Gross SFT assets (with no recognition of netting) | Part III - Item 2 - Column a | 195402000005000000 | 7,729,793,743.55 | |
| B.3.2 | CCR exposures for SFT assets | Part III - Item 2 - Column b | 195402000010000000 | 0.00 | |
| **B.4** | **Off-balance Sheet Exposures** | Part IV - Item 2 - OBS Exposures column | 400060000000000000 | **15,236,493,629.00** | |
| **C. BASEL III LEVERAGE RATIO (Ratio of A to B)** | | | 990000000000900000 | | **5.40%** |

1/ Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

2/ Deductions from Basel III Tier 1 capital are excluded from the leverage ratio exposure measure

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**PART II. DERIVATIVES EXPOSURES**

| Item | Nature of Item | Account Code | Notional Amount 1/ | Replacement Cost (M-to-M valuation, if positive) | Appropriate Potential Future CCF | Potential Future Exposures 2/ | Total exposures 3/ |
|---|---|---|---|---|---|---|---|
| | | | (a) | (b) | (c) | (d) = (a) x (c) | (f) = (b) + (d) |
| **1.** | **Interest Rate Contracts (Sum of items 1.a to 1.c) 4/** | 435000000500000000 | **98,869,327,414.13** | **1,352,231,426.86** | | **327,867,196.96** | **1,680,098,623.82** |
| | a. With a residual maturity of 1 year or less | 435000000500631000 | 33,295,888,022.00 | 169,520,781.06 | 0.0% | 0.00 | 169,520,781.06 |
| | b. With a residual maturity of more than 1 year to 5 years | 435000000500632000 | 65,573,439,392.13 | 1,182,710,645.80 | 0.5% | 327,867,196.96 | 1,510,577,842.76 |
| | c. With a residual maturity of more than 5 years | 435000000500633000 | 0.00 | 0.00 | 1.5% | 0.00 | 0.00 |
| **2.** | **Exchange Rate Contracts (Sum of items 2.a to 2.c) 4/** | 435000001000000000 | **304,100,211,265.89** | **5,897,220,913.18** | | **6,443,043,636.69** | **12,340,264,549.87** |
| | a. With original maturity of 14 calendar days or less | 435000001000634000 | 1,627,919,222.13 | 6,630,939.90 | 1.0% | 16,279,192.22 | 22,910,132.12 |
| | b. With a residual maturity of 1 year or less | 435000001000631000 | 217,438,781,921.04 | 2,807,646,174.44 | 1.0% | 2,174,387,819.21 | 4,982,033,993.65 |
| | c. With a residual maturity of more than 1 year to 5 years | 435000001000632000 | 85,005,465,357.71 | 3,081,717,385.84 | 5.0% | 4,250,273,267.89 | 7,331,990,653.72 |
| | d. With a residual maturity of more than 5 years | 435000001000633000 | 28,044,765.00 | 1,226,413.00 | 7.5% | 2,103,357.38 | 3,329,770.38 |
| **3.** | **Equity Contracts (Sum of items 3.a to 3.c) 4/** | 435000001500000000 | **0.00** | **0.00** | | **0.00** | **0.00** |
| | a. With a residual maturity of 1 year or less | 435000001500631000 | 0.00 | 0.00 | 6.0% | 0.00 | 0.00 |
| | b. With a residual maturity of more than 1 year to 5 years | 435000001500632000 | 0.00 | 0.00 | 8.0% | 0.00 | 0.00 |
| | c. With a residual maturity of more than 5 years | 435000001500633000 | 0.00 | 0.00 | 10.0% | 0.00 | 0.00 |
| **4.** | **Credit Derivatives (Sum of Items 4.a and 4.b) 5/** | 435000002000000000 | **0.00** | **0.00** | | **0.00** | **0.00** |
| | a. With reference obligation that has an external credit of at least BBB- or its equivalent (Sum of Items 4.a.i and 4.a.ii) | 435000002000641000 | 0.00 | 0.00 | | 0.00 | 0.00 |
| | a.i Bank as Beneficiary | 435000002005641000 | 0.00 | 0.00 | 5.0% | 0.00 | 0.00 |
| | a.ii Bank as Guarantor 6/ | 435000002025641000 | 0.00 | 0.00 | 5.0% | | 0.00 |
| | b. With reference obligation that has an external credit of lower than BBB- or unrated (Sum of Items 4.b.i and 4.b.ii) | 435000002000642000 | 0.00 | 0.00 | | 0.00 | 0.00 |
| | b. i Bank as Beneficiary | 435000002005642000 | 0.00 | 0.00 | 10.0% | 0.00 | 0.00 |
| | b. ii Bank as Guarantor 6/ | 435000002025642000 | 0.00 | 0.00 | 10.0% | | 0.00 |
| **5.** | **Total Derivatives Exposure (Sum of Item 1 to 4)** | 435000000000000000 | **402,969,538,680.02** | **7,249,452,340.04** | | **6,770,910,833.65** | **14,020,363,173.69** |

1/ *For credit derivatives where the bank acts as a guarantor(i.e., written credit derivatives), amount should be based on effective rather than apparent notional amounts. The effective notional amount is obtained by adjusting the notional amount to reflect the true exposure of contracts that are leveraged or otherwise enhanced by the structure of the transaction.*

2/ *No potential future credit exposure shall be calculated for single currency floating/floating interest rate swaps, the credit exposure on these contracts would be evaluated solely on the basis of their mark-to-market valuation.*

3/ *For credit derivatives where the bank acts as the guarantor (i.e., written credit derivatives), total exposure is equal to the sum of the effective notional amount (a) and replacement cost (b). The Exposure Measure of a written credit derivative may be overstated by the inclusion in the Exposure Measure of both (1) PFE representing counterparty credit exposure and (2) effective notional amount representing reference entity exposure. To avoid double counting, a PFE of zero is assigned to a written credit derivative whose effective notional amount is already included in the Exposure Measure.*

4/ *For contracts with multiple exchanges of principal, the factors are to be multiplied by the number of remaining payments in the contract. For contracts that are structured to settle outstanding exposure following specified payment dates and where the terms are reset such that the market value of the contract is zero on these specified dates, the residual maturity would be set equal to the time until the next reset date, and in the case of interest rate contracts with remaining maturities of more than one (1) year that meet these criteria, the potential future CCF is subject to a floor of 0.5%.*

5/ *For single-name credit derivatives, a 5.0 percent add-on factor for the computation of the potential future credit exposure shall be used by both protection buyers and protection sellers if the reference obligation is issued by a public sector entity (PSE) or a multilateral development bank (MDB) or has an external credit rating of at least BBB- or its equivalent. A 10.0 percent add-on factor applies to all other reference obligations. However, a protection seller in a CDS shall only be subject to the add-on factor if it is subject to closeout upon the insolvency of the protection buyer while the underlying is still solvent. The add-on in this case should be capped to the amount of unpaid premiums.*

*With regard to multiple name derivatives, where the credit derivative is a first to default transaction, the add-on will be determined by the lowest credit quality underlying in the basket (i.e., if there are any non-investment grade or unrated items in the basket), the 10.0 percent add-on should be used. For second and subsequent nth-to- default transactions, underlying assets should continue to be allocated according to the credit quality (i.e., the second lowest credit quality will determine the add-on for a second or nth-to-default transaction respectively). On the other hand, where the credit derivative is referenced proportionately to multiple obligations, the add-on factor will follow the add-on factor applicable for the obligation with the biggest share. If the protection is equally proportioned, the highest add-on factor should be used.*
*Where the credit derivative is referenced proportionately to multiple obligations, the add-on factor will follow the add-on factor applicable for the obligation with the biggest share. If the protection is equally proportioned, the highest add-on factor should be used.*

6/ *This refers to written credit derivatives. If applicable, the effective notional amount of a written credit derivative may be reduced by any negative change in fair value amount that has been incorporated into the calculation of Tier 1 capital with respect to the written credit derivative. The resulting amount may be further reduced by the effective notional amount of a purchased credit derivative on the same reference name , provided: the credit protection purchased on a reference obligation which ranks pari passu with or is junior to the underlying reference obligation of the written credit derivative in the case of single name credit derivatives; and the remaining maturity of the credit protection purchased is equal to or greater than the remaining maturity of the written credit derivative.*

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**PART III. SECURITIES FINANCING TRANSACTIONS EXPOSURES**

| Item | Account Code | Gross SFT assets 1/ recognised for accounting purposes (i.e., with no recognition of accounting netting) (a) | Counterparty Credit Exposure for SFT assets 2/ (b) | Total exposures (c) = (a) + (b) |
|---|---|---|---|---|
| **1. Securities and Financing Transactions** | | | | |
| a. Repurchase agreements | 195402000500000000 | 7,729,793,743.55 | 0.00 | 7,729,793,743.55 |
| i. Seller | 195402000505000000 | | | 0.00 |
| ii. Buyer | 195402000510000000 | 7,729,793,743.55 | 0.00 | 7,729,793,743.55 |
| b. Securities lending and borrowing (Sum of i and ii) | 195402001000000000 | 0.00 | 0.00 | 0.00 |
| i.Securities Lending | 195402001005000000 | 0.00 | 0.00 | 0.00 |
| ii. Securities Borrowing | 195402001010000000 | 0.00 | 0.00 | 0.00 |
| **2. Total Securities Financing Transaction (SFT) exposures (Sum of a to b)** | 195402000000000000 | **7,729,793,743.55** | **0.00** | **7,729,793,743.55** |

1/ For SFT assets subject to novation and cleared through qualifying central counterparties (QCCP), "gross SFT assets recognised for accounting purposes" are replaced by the final contractual exposure, given that pre-existing contracts have been replaced by new legal obligations through the novation process. As defined in BIS paper entitled Capital

2/ The current exposure for transactions with a counterparty must be calculated on a transaction by transaction basis: that is, each transaction is treated as its own netting set (i.e., computed as cash payables less cash receivables of each transaction but must not be less than zero).

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**PART IV. OTHER OFF-BALANCE SHEET (OBS) EXPOSURES**

| Item | Nature of Item | Account Code | Gross Notional Amount | CCF (%) | OBS Expsoures |
|---|---|---|---|---|---|
| 1. | Other off-balance sheet (OBS) exposure | | | | |
| | a. Other OBS items with 10% CCF (Sum of 1 to 5) | 400060500000000000 | 14,123,512,064.85 | | 1,412,351,206.49 |
| | (1) Credit card lines | 425150000000000000 | 0.00 | 10% | 0.00 |
| | (2) Other commitments which can be cancelled at any time by the bank without prior notice | 440050000000000000 | 0.00 | 10% | 0.00 |
| | (3) Other contingent accounts not involving credit risk (Sum of a to g) | 445000000000000000 | 14,123,512,064.85 | | 1,412,351,206.49 |
| | (a) Spot foreign exchange contracts (bought and sold) | 430000000000000000 | 14,123,512,064.85 | 10% | 1,412,351,206.49 |
| | (b) Late deposits/payments received | 495050000000000000 | 0.00 | 10% | 0.00 |
| | (c) Inward bills for collection | 495100000000000000 | 0.00 | 10% | 0.00 |
| | (d) Outward bills for collection | 495150000000000000 | 0.00 | 10% | 0.00 |
| | (e) Travelers' checks unsold | 495200000000000000 | 0.00 | 10% | 0.00 |
| | (f) Deficiency claims receivable | 495400000000000000 | 0.00 | 10% | 0.00 |
| | (g) Others | 495950500000000000 | 0.00 | 10% | 0.00 |
| | (4) Undrawn eligible servicer cash advance facilities that are unconditionally cancellable without prior notice | 450050000000000000 | 0.00 | 10% | 0.00 |
| | (5) Others | 440100000000000000 | 0.00 | 10% | 0.00 |
| | b. Other OBS items with 20% CCF (Sum of 1 to 12) | 400061000000000000 | 944,608,029.90 | | 188,921,605.98 |
| | (1) Trade related guarantees – LCs confirmed | 420050000000000000 | 383,629,097.40 | 20% | 76,725,819.48 |
| | (2) Trade related guarantees – shipside bonds/airway bills | 420100000000000000 | 0.00 | 20% | 0.00 |
| | (3) Sight LCs - domestic (net of margin deposit) | 415050500500000000 | 0.00 | 20% | 0.00 |
| | (4) Sight LCs - foreign (net of margin deposit) | 415051000500000000 | 0.00 | 20% | 0.00 |
| | (5) Usance LCs - domestic (net of margin deposit) | 415100500500000000 | 0.00 | 20% | 0.00 |
| | (6) Usance LCs - foreign (net of margin deposit) | 415101000500000000 | 3,428,932.50 | 20% | 685,786.50 |
| | (7) Deferred LCs - domestic (net of margin deposit) | 415150500500000000 | 0.00 | 20% | 0.00 |
| | (8) Deferred LCs - foreign (net of margin deposit) | 415151000500000000 | 0.00 | 20% | 0.00 |
| | (9) Revolving LCs - domestic (net of margin deposit) arising from movement of goods and/or services | 415200500500000000 | 0.00 | 20% | 0.00 |
| | (10) Revolving LCs - foreign (net of margin deposit) arising from movement of goods and/or services | 415201000500000000 | 0.00 | 20% | 0.00 |
| | (11) Other commitments with an original maturity of up to 1 year (Sum of a to b) | 440150000000000000 | 0.00 | | 0.00 |
| | (a) Committed credit lines for commercial papers issued | 425100500000000000 | 0.00 | 20% | 0.00 |
| | (b) Others | 440150500000000000 | 0.00 | 20% | 0.00 |
| | (12) Others | 440200000000000000 | 557,550,000.00 | 20% | 111,510,000.00 |
| | c. Other OBS items with 50% CCF (Sum of 1 to 6) | 400061500000000000 | 24,659,250,306.38 | | 12,329,625,153.19 |
| | (1) Performance Standby LCs – domestic (net of margin deposit) established as a guarantee that a business transaction will be performed | 410100500500000000 | 21,145,493,210.19 | 50% | 10,572,746,605.09 |
| | (2) Performance Standby LCs – foreign (net of margin deposit) established as a guarantee that a business transaction will be performed | 410101000500000000 | 841,107,095.20 | 50% | 420,553,547.60 |
| | (3) Note issuance facilities and revolving underwriting facilities | 455000000000000000 | 0.00 | 50% | 0.00 |
| | (4) Other Commitments e.g. formal standby facilities and credit lines with maturity of more than 1 year and including Underwritten Accounts Unsold (Sum of a to b) | 440250000000000000 | 2,672,650,001.00 | | 1,336,325,000.50 |
| | (a) Underwritten Accounts Unsold | 425050500000000000 | 0.00 | 50% | 0.00 |
| | (b) Others (please specify) | 440250500000000000 | 2,672,650,001.00 | 50% | 1,336,325,000.50 |
| | Undrawn Commitments | | 2,672,650,001.00 | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | (5) Eligible liquidity facilities | 450100000000000000 | 0.00 | 50% | 0.00 |
| | (6) Others | 440300000000000000 | 0.00 | 50% | 0.00 |
| | d. Other OBS items with 100% CCF (Sum of 1 to 5) | 400061500000000000 | 1,305,595,663.34 | | 1,305,595,663.34 |
| | (1) Guarantees issued | 405000000000000000 | 0.00 | 100% | 0.00 |
| | (2) Financial standby letters of credit - domestic | 410050500000000000 | 1,305,595,663.34 | 100% | 1,305,595,663.34 |
| | (3) Financial standby letters of credit - foreign | 410051000000000000 | 0.00 | 100% | 0.00 |
| | (4) Other Off-Balance Sheet Securitization Exposures | 450150000000000000 | 0.00 | 100% | 0.00 |
| | (5) Others | 440350000000000000 | 0.00 | 100% | 0.00 |
| 2. | **Total Other Off-Balance Sheet Exposures (Sum of a to d)** | 400060000000000000 | **41,032,966,064.48** | | **15,236,493,629.00** |

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**STANDARD CHARTERED BANK**
**Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure**
As of 12/31/2022
Amounts in Million Pesos

| | Item | Leverage Ratio Framework |
|---|---|---|
| 1 | Total consolidated assets as per published financial statements 1/ | 99,359.911 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation 2/ | |
| 3 | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure 2/ | |
| 4 | Adjustments for derivative financial instruments | 6,770.911 |
| 5 | Adjustments for securities financial transactions (i.e., repos and similar secured lending) | 0.000 |
| 6 | Adjustments for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures) | 15,236.494 |
| 7 | Other adjustments | -1,449.468 |
| **8** | **Leverage ratio exposure 3/** | **119,917.847** |

1/ Refers to total on-balance sheet assets per quarterly published balance sheet
2/ Not included under the framework
3/ Sum of Items 1 to 7. Should be consistent with item 21 of the Basel III Leverage Ratio Common Disclosure Template

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**STANDARD CHARTERED BANK**
**Basel III Leverage Ratio Common Disclosure Template**
As of 12/31/2022
Amounts in Million Pesos; Ratios in Percent

| | Item | Leverage Ratio Framework |
|---|---|---|
| | **On-balance sheet exposures** | |
| 1 | On-balance sheet items 1/ | 84,576.964 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 Capital) | -1,645.767 |
| **3** | **Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)** | **82,931.197** |
| | **Derivative exposures** | |
| 4 | Replacement Cost associated with all derivatives transactions | 7,249.452 |
| 5 | Add-on amounts for Potential Future Exposure associated with all derivative transactions | 6,770.911 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework 2/ | |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) 2/ | |
| 8 | (Exempted CCP leg of client-cleared trade exposures) 2/ | |
| 9 | Adjusted effective notional amount of written credit derivatives | 0.000 |
| 10 | (Adjusted effective offsets and add-on deductions for written credit derivatives) | |
| **11** | **Total derivative exposures (sum of lines 4 to 10)** | **14,020.363** |
| | **Securities financing transaction exposures** | |
| 12 | Gross SFT assets (with no recognition of netting) | 7,729.794 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets)2/ | |
| 14 | CCR exposures for SFT assets | |
| 15 | Agent transaction exposures 3/ | |
| **16** | **Total securities financing transaction exposures (sum of lines 12 to 15)** | **7,729.794** |
| | **Other off-balance sheet exposures** | |
| 17 | Off-balance sheet exposure at gross notional amount | 41,032.966 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | |
| **19** | **Off-balance sheet items** | **15,236.494** |
| | **Capital and total exposures** | |
| **20** | **Tier 1 capital** | **6,470.465** |
| **21** | **Total exposures (sum of lines 3, 11, 16 and 19)** | **119,917.847** |
| | **Leverage ratio** | |
| **22** | **Basel III leverage ratio** | **5.40%** |

1/ Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

2/ Not included under the framework

3/ When a bank/non-bank acting as an agent in an SFT provides an indemnity or guarantee to a customer or counterparty for any difference between the value of the security or cash the customer has lent and the value of the collateral the borrower has provided