



Standard Chartered Bank
Name of Bank
BASEL III LEVERAGE RATIO REPORT
As of 30 Jun 2019

PART I. CALCULATION OF BASEL III LEVERAGE RATIO

Item	Nature of Item	Reference	Account Code	Amount	
A. CAPITAL MEASURE			300000000000900000		7,387,190,500.49
A.1	Tier 1 Capital	Basel III CAR Report (Version 3) (Item A.7)	300000000000910000	7,387,190,500.49	
B. EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)			100060000000900000		74,580,099,095.75
B.1	Total On-balance sheet exposures (B.1.1 minus B.1.2)		100060500000900000	63,020,596,830.21	
B.1.1	On-balance sheet items ^{1/}		100060500500900000	63,604,674,481.98	
B.1.2	Regulatory Adjustments ^{2/}		365000000000910000	584,077,651.77	
B.2	Total Derivative exposures (Sum of B.2.1 to B.2.3)	Part II	435000000000900000	3,795,458,584.22	
B.2.1	Replacement Cost associated with all derivatives transactions	Part II - Item 5 - Column b	435000000000910000	2,082,449,910.52	
B.2.2	Add-on amounts for potential future exposure associated with all derivative transactions	Part II - Item 5 - Column d	435000000000920000	1,713,008,673.70	
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	0.00	
B.3.1	Gross SFT assets (with no recognition of netting)	Part III - Item 2 - Column a	195402000005000000	0.00	
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	7,764,043,681.31	
C. BASEL III LEVERAGE RATIO (Ratio of A to B)			990000000000900000		9.91%

^{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

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	68,830,565,852.97	611,411,319.77		280,168,229.00	891,579,548.77
	a. With a residual maturity of 1 year or less	435000000500631000	20,892,840,052.97	35,326,797.29	0.0%	0.00	35,326,797.29
	b. With a residual maturity of more than 1 year to 5 years	435000000500632000	43,889,765,800.00	510,044,665.75	0.5%	219,448,829.00	729,493,494.75
	c. With a residual maturity of more than 5 years	435000000500633000	4,047,960,000.00	66,039,856.72	1.5%	60,719,400.00	126,759,256.72
2.	Exchange Rate Contracts (Sum of items 2.a to 2.c) ^{4/}	435000000100000000	60,389,578,826.04	1,471,038,590.75		1,432,840,444.70	2,903,879,035.46
	a. With original maturity of 14 calendar days or less	4350000001000634000	2,014,866,418.60	6,585.77	1.0%	20,148,664.19	20,155,249.96
	b. With a residual maturity of 1 year or less	4350000001000631000	37,651,095,996.36	969,622,426.06	1.0%	376,510,959.96	1,346,133,386.03
	c. With a residual maturity of more than 1 year to 5 years	4350000001000632000	20,723,616,411.08	501,409,578.92	5.0%	1,036,180,820.55	1,537,590,399.48
	d. With a residual maturity of more than 5 years	4350000001000633000	0.00	0.00	7.5%	0.00	0.00
3.	Equity Contracts (Sum of items 3.a to 3.c) ^{4/}	435000000150000000	0.00	0.00		0.00	0.00
	a. With a residual maturity of 1 year or less	4350000001500631000	0.00	0.00	6.0%	0.00	0.00
	b. With a residual maturity of more than 1 year to 5 years	4350000001500632000	0.00	0.00	8.0%	0.00	0.00
	c. With a residual maturity of more than 5 years	4350000001500633000	0.00	0.00	10.0%	0.00	0.00
4.	Credit Derivatives (Sum of Items 4.a and 4.b) ^{5/}	435000000200000000	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)	4350000002000641000	0.00	0.00		0.00	0.00
	a.i Bank as Beneficiary	4350000002005641000	0.00	0.00	5.0%	0.00	0.00
	a.ii Bank as Guarantor ^{6/}	4350000002025641000	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)	4350000002000642000	0.00	0.00		0.00	0.00
	b.i Bank as Beneficiary	4350000002005642000	0.00	0.00	10.0%	0.00	0.00
	b.ii Bank as Guarantor ^{6/}	4350000002025642000	0.00	0.00	10.0%		0.00
5.	Total Derivatives Exposure (Sum of Item 1 to 4)	435000000000000000	129,220,144,679.02	2,082,449,910.52		1,713,008,673.70	3,795,458,584.22

^{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

^{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

^{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

^{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. 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. 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

^{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



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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	0.00	0.00	0.00
i. Seller	195402000505000000			0.00
ii. Buyer	195402000510000000	0.00	0.00	0.00
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	0.00	0.00	0.00

^{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

^{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

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

Item	Nature of Item	Account Code	Gross Notional Amount	CCF (%)	OBS Exposures
1.	Other off-balance sheet (OBS) exposure				
a.	Other OBS items with 10% CCF (Sum of 1 to 5)	4000605000000000000	19,887,764,773.08		1,988,776,477.31
	(1) Credit card lines	4251500000000000000	0.00	10%	0.00
	(2) Other commitments which can be cancelled at any time by the bank without prior notice	4400500000000000000	0.00	10%	0.00
	(3) Other contingent accounts not involving credit risk (Sum of a to g)	4450000000000000000	19,887,764,773.08		1,988,776,477.31
	(a) Spot foreign exchange contracts (bought and sold)	4300000000000000000	19,885,928,900.11	10%	1,988,592,890.01
	(b) Late deposits/payments received	4950500000000000000	0.00	10%	0.00
	(c) Inward bills for collection	4951000000000000000	0.00	10%	0.00
	(d) Outward bills for collection	4951500000000000000	0.00	10%	0.00
	(e) Travelers' checks unsold	4952000000000000000	0.00	10%	0.00
	(f) Deficiency claims receivable	4954000000000000000	0.00	10%	0.00
	(g) Others	4959505000000000000	1,835,872.97	10%	183,587.30
	(4) Undrawn eligible servicer cash advance facilities that are unconditionally cancellable without prior notice	4500500000000000000	0.00	10%	0.00
	(5) Others	4401000000000000000	0.00	10%	0.00
b.	Other OBS items with 20% CCF (Sum of 1 to 12)	4000610000000000000	1,426,967,446.47		285,393,489.29
	(1) Trade related guarantees – LCs confirmed	4200500000000000000	686,572,512.07	20%	137,314,502.41
	(2) Trade related guarantees – shipside bonds/airway bills	4201000000000000000	0.00	20%	0.00
	(3) Sight LCs - domestic (net of margin deposit)	4150505005000000000	0.00	20%	0.00
	(4) Sight LCs - foreign (net of margin deposit)	4150510005000000000	226,914,030.70	20%	45,382,806.14
	(5) Usance LCs - domestic (net of margin deposit)	4151005005000000000	0.00	20%	0.00
	(6) Usance LCs - foreign (net of margin deposit)	4151010005000000000	26,080,903.80	20%	5,216,180.76
	(7) Deferred LCs - domestic (net of margin deposit)	4151505005000000000	0.00	20%	0.00
	(8) Deferred LCs - foreign (net of margin deposit)	4151510005000000000	0.00	20%	0.00
	(9) Revolving LCs - domestic (net of margin deposit) arising from movement of goods and/or services	4152005005000000000	0.00	20%	0.00
	(10) Revolving LCs - foreign (net of margin deposit) arising from movement of goods and/or services	4152010005000000000	0.00	20%	0.00
	(11) Other commitments with an original maturity of up to 1 year (Sum of a to b)	4401500000000000000	0.00		0.00
	(a) Committed credit lines for commercial papers issued	4251005000000000000	0.00	20%	0.00
	(b) Others	4401505000000000000	0.00	20%	0.00
	(12) Others	4402000000000000000	487,399,999.90	20%	97,479,999.98
c.	Other OBS items with 50% CCF (Sum of 1 to 6)	4000615000000000000	10,979,747,429.42		5,489,873,714.71
	(1) Performance Standby LCs – domestic (net of margin deposit) established as a guarantee that a business transaction will be performed	4101005005000000000	8,768,308,017.75	50%	4,384,154,008.88
	(2) Performance Standby LCs – foreign (net of margin deposit) established as a guarantee that a business transaction will be performed	4101010005000000000	1,211,439,411.67	50%	605,719,705.84
	(3) Note issuance facilities and revolving underwriting facilities	4550000000000000000	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)	4402500000000000000	1,000,000,000.00		500,000,000.00
	(a) Underwritten Accounts Unsold	4250505000000000000	0.00	50%	0.00
	(b) Others (please specify)	4402505000000000000	1,000,000,000.00	50%	500,000,000.00
	Undrawn Commitments		1,000,000,000.00		
	(5) Eligible liquidity facilities	4501000000000000000	0.00	50%	0.00
	(6) Others	4403000000000000000	0.00	50%	0.00
d.	Other OBS items with 100% CCF (Sum of 1 to 5)	4000615000000000000	0.00		0.00
	(1) Guarantees issued	4050000000000000000	0.00	100%	0.00
	(2) Financial standby letters of credit - domestic	4100505000000000000	0.00	100%	0.00
	(3) Financial standby letters of credit - foreign	4100510000000000000	0.00	100%	0.00
	(4) Other Off-Balance Sheet Securitization Exposures	4501500000000000000	0.00	100%	0.00
	(5) Others	4403500000000000000	0.00	100%	0.00
2.	Total Other Off-Balance Sheet Exposures (Sum of a to d)	4000600000000000000	32,294,479,648.98		7,764,043,681.31



STANDARD CHARTERED BANK

Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure

As of 6/30/2019

Amounts in Million Pesos

Item		Leverage Ratio Framework
1	Total consolidated assets as per published financial statements 1/	63,198.446
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	1,713.009
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)	7,764.044
7	Other adjustments	1,904.601
8	Leverage ratio exposure 3/	74,580.099

^{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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Basel III Leverage Ratio Common Disclosure Template

As of 6/30/2019

Amounts in Million Pesos; Ratios in Percent

Item		Leverage Ratio Framework
On-balance sheet exposures		
1	On-balance sheet items ^{1/}	63,604.674
2	(Asset amounts deducted in determining Basel III Tier 1 Capital)	-584.078
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	63,020.597
Derivative exposures		
4	Replacement Cost associated with all derivatives transactions	2,082.450
5	Add-on amounts for Potential Future Exposure associated with all derivative transactions	1,713.009
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)	3,795.459
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting)	0.000
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)	0.000
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	32,294.480
18	(Adjustments for conversion to credit equivalent amounts)	
19	Off-balance sheet items	7,764.044
Capital and total exposures		
20	Tier 1 capital	7,387.191
21	Total exposures (sum of lines 3, 11, 16 and 19)	74,580.099
Leverage ratio		
22	Basel III leverage ratio	9.91%

^{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