



Standard Chartered Bank  
Name of Bank  
BASEL III LEVERAGE RATIO REPORT  
As of 30 June 2021

PART I. CALCULATION OF BASEL III LEVERAGE RATIO

Item	Nature of Item	Reference	Account Code	Amount
<b>A. CAPITAL MEASURE</b>				
A.1	Tier 1 Capital	Basel III CAR Report (Version 3) (Item A.7)	30000000000900000	6,479,211,023.10
<b>B. EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)</b>				<b>81,593,079,662.51</b>
B.1	<b>Total On-balance sheet exposures (B.1.1 minus B.1.2)</b>		100060500000900000	<b>61,355,996,315.70</b>
B.1.1	On-balance sheet items <sup>1/</sup>		100060500500900000	62,103,867,354.68
B.1.2	Regulatory Adjustments <sup>2/</sup>		365000000000910000	747,871,038.98
B.2	<b>Total Derivative exposures (Sum of B.2.1 to B.2.3)</b>	Part II	43500000000900000	<b>7,278,632,386.39</b>
B.2.1	Replacement Cost associated with all derivatives transactions	Part II - Item 5 - Column b	43500000000910000	2,920,873,199.84
B.2.2	Add-on amounts for potential future exposure associated with all derivative transactions	Part II - Item 5 - Column d	43500000000920000	4,357,759,186.56
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	43500000000930000	0.00
B.3	<b>Total Securities Financing Transaction (SFT) exposures (Sum of B.3.1 and B.3.2 )</b>	Part III	19540200000000000	<b>4,681,159,476.08</b>
B.3.1	Gross SFT assets (with no recognition of netting)	Part III - Item 2 - Column a	19540200005000000	4,681,159,476.08
B.3.2	CCR exposures for SFT assets	Part III - Item 2 - Column b	19540200001000000	0.00
B.4	<b>Off-balance Sheet Exposures</b>	Part IV - Item 2 - OBS Exposures column	40006000000000000	<b>8,277,291,484.34</b>
<b>C. BASEL III LEVERAGE RATIO (Ratio of A to B)</b>				<b>7.94%</b>

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

<sup>2/</sup> 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 <sup>1/</sup>	Replacement Cost (M-to-M valuation, if positive)	Appropriate Potential Future CCF	Potential Future Exposures <sup>2/</sup>	Total exposures <sup>3/</sup>
			(a)	(b)	(c)	(d) = (a) x (c)	(f) = (b) + (d)
<b>1.</b>	<b>Interest Rate Contracts (Sum of items 1.a to 1.c) <sup>4/</sup></b>	435000000500000000	<b>69,190,080,862.90</b>	<b>858,773,883.85</b>		<b>321,488,404.31</b>	<b>1,180,262,288.16</b>
	a. With a residual maturity of 1 year or less	435000000500631000	12,602,800,000.00	57,246,305.77	0.0%	0.00	57,246,305.77
	b. With a residual maturity of more than 1 year to 5 years	435000000500632000	52,732,080,862.90	655,725,710.41	0.5%	263,660,404.31	919,386,114.72
	c. With a residual maturity of more than 5 years	435000000500633000	3,855,200,000.00	145,801,867.67	1.5%	57,828,000.00	203,629,867.67
<b>2.</b>	<b>Exchange Rate Contracts (Sum of items 2.a to 2.c) <sup>4/</sup></b>	4350000001000000000	<b>197,098,225,730.96</b>	<b>2,062,099,315.99</b>		<b>4,036,270,782.24</b>	<b>6,098,370,098.23</b>
	a. With original maturity of 14 calendar days or less	4350000001000634000	2,984,351,039.63	4,421,683.10	1.0%	29,843,510.40	34,265,193.49
	b. With a residual maturity of 1 year or less	4350000001000631000	142,621,961,567.98	1,366,625,687.37	1.0%	1,426,219,615.68	2,792,845,303.05
	c. With a residual maturity of more than 1 year to 5 years	4350000001000632000	51,267,433,123.35	686,104,302.11	5.0%	2,563,371,656.17	3,249,475,958.27
	d. With a residual maturity of more than 5 years	4350000001000633000	224,480,000.00	4,947,643.42	7.5%	16,836,000.00	21,783,643.42
<b>3.</b>	<b>Equity Contracts (Sum of items 3.a to 3.c) <sup>4/</sup></b>	4350000001500000000	<b>0.00</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>
	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
<b>4.</b>	<b>Credit Derivatives (Sum of Items 4.a and 4.b) <sup>5/</sup></b>	4350000002000000000	<b>0.00</b>	<b>0.00</b>		<b>0.00</b>	<b>0.00</b>
	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 <sup>6/</sup>	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 <sup>6/</sup>	4350000002025642000	0.00	0.00	10.0%		0.00
<b>5.</b>	<b>Total Derivatives Exposure (Sum of Item 1 to 4)</b>	4350000000000000000	<b>266,288,306,593.86</b>	<b>2,920,873,199.84</b>		<b>4,357,759,186.56</b>	<b>7,278,632,386.39</b>

<sup>1/</sup> 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

<sup>2/</sup> 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.

<sup>3/</sup> 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

<sup>4/</sup> 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

<sup>5/</sup> 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

<sup>6/</sup> 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 <sup>1/</sup> recognised for accounting purposes (i.e., with no recognition of accounting netting) (a)	Counterparty Credit Exposure for SFT assets <sup>2/</sup> (b)	Total exposures (c) = (a) + (b)
<b>1. Securities and Financing Transactions</b>				
a. Repurchase agreements	195402000500000000	4,681,159,476.08	0.00	4,681,159,476.08
i. Seller	195402000505000000			0.00
ii. Buyer	195402000510000000	4,681,159,476.08	0.00	4,681,159,476.08
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
<b>2. Total Securities Financing Transaction (SFT) exposures (Sum of a to b)</b>	195402000000000000	<b>4,681,159,476.08</b>	<b>0.00</b>	<b>4,681,159,476.08</b>

<sup>1/</sup> 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

<sup>2/</sup> 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



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

Item	Nature of Item	Account Code	Gross Notional Amount	CCF (%)	OBS Exposures
<b>1.</b>	<b>Other off-balance sheet (OBS) exposure</b>				
a.	Other OBS items with 10% CCF (Sum of 1 to 5)	400060500000000000	5,519,684,258.24		551,968,425.82
(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	5,519,684,258.24		551,968,425.82
(a)	Spot foreign exchange contracts (bought and sold)	430000000000000000	5,518,870,064.40	10%	551,887,006.44
(b)	Late deposits/payments received	495050000000000000	0.00	10%	0.00
(c)	Inward bills for collection	495100000000000000	814,193.84	10%	81,419.38
(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	1,038,746,493.78		207,749,298.76
(1)	Trade related guarantees – LCs confirmed	420050000000000000	549,245,577.60	20%	109,849,115.52
(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	1,500,916.18	20%	300,183.24
(5)	Usance LCs - domestic (net of margin deposit)	415100500500000000	0.00	20%	0.00
(6)	Usance LCs - foreign (net of margin deposit)	415101000500000000	0.00	20%	0.00
(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	488,000,000.00	20%	97,600,000.00
c.	Other OBS items with 50% CCF (Sum of 1 to 6)	400061500000000000	15,035,147,519.52		7,517,573,759.76
(1)	Performance Standby LCs – domestic (net of margin deposit) established as a guarantee that a business transaction will be performed	410100500500000000	13,106,630,119.21	50%	6,553,315,059.61
(2)	Performance Standby LCs – foreign (net of margin deposit) established as a guarantee that a business transaction will be performed	410101000500000000	928,517,399.82	50%	464,258,699.91
(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	1,000,000,000.49		500,000,000.24
(a)	Underwritten Accounts Unsold	425050500000000000	0.00	50%	0.00
(b)	Others (please specify)	440250500000000000	1,000,000,000.49	50%	500,000,000.24
	Undrawn Commitments		1,000,000,000.49		
(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	0.00		0.00
(1)	Guarantees issued	405000000000000000	0.00	100%	0.00
(2)	Financial standby letters of credit - domestic	410050500000000000	0.00	100%	0.00
(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
<b>2.</b>	<b>Total Other Off-Balance Sheet Exposures (Sum of a to d)</b>	400060000000000000	21,593,578,271.54		8,277,291,484.34



**STANDARD CHARTERED BANK**

**Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure**

As of 06/30/2021

Amounts in Million Pesos

	<b>Item</b>	<b>Leverage Ratio Framework</b>
1	Total consolidated assets as per published financial statements 1/	67,601.163
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	4,357.759
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)	8,277.291
7	Other adjustments	1,356.866
8	<b>Leverage ratio exposure 3/</b>	<b>81,593.080</b>

<sup>1/</sup> Refers to total on-balance sheet assets per quarterly published balance sheet

<sup>2/</sup> Not included under the framework

<sup>3/</sup> Sum of Items 1 to 7. Should be consistent with item 21 of the Basel III Leverage Ratio Common Disclosure Template



**STANDARD CHARTERED BANK**

**Basel III Leverage Ratio Common Disclosure Template**

As of 06/30/2021

Amounts in Million Pesos; Ratios in Percent

Item		Leverage Ratio Framework
<b>On-balance sheet exposures</b>		
1	On-balance sheet items <sup>1/</sup>	62,103.867
2	(Asset amounts deducted in determining Basel III Tier 1 Capital)	-747.871
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>61,355.996</b>
<b>Derivative exposures</b>		
4	Replacement Cost associated with all derivatives transactions	2,920.873
5	Add-on amounts for Potential Future Exposure associated with all derivative transactions	4,357.759
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework <sup>2/</sup>	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions) <sup>2/</sup>	
8	(Exempted CCP leg of client-cleared trade exposures) <sup>2/</sup>	
9	Adjusted effective notional amount of written credit derivatives	0.000
10	(Adjusted effective offsets and add-on deductions for written credit derivatives)	
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>7,278.632</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting)	4,681.159
13	(Netted amounts of cash payables and cash receivables of gross SFT assets) <sup>2/</sup>	
14	CCR exposures for SFT assets	
15	Agent transaction exposures <sup>3/</sup>	
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>4,681.159</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	21,593.578
18	(Adjustments for conversion to credit equivalent amounts)	
19	<b>Off-balance sheet items</b>	<b>8,277.291</b>
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	<b>6,479.211</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>81,593.080</b>
<b>Leverage ratio</b>		
22	<b>Basel III leverage ratio</b>	<b>7.94%</b>

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

<sup>2/</sup> Not included under the framework

<sup>3/</sup> 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